



Hee that more of thine Excellence would know,
On this thy Booke let him some thoughts bestow;
Deep Questions in Arithmetick here are
Demonstrated by Rules so plaine so Rare,
Envy it Selfe must needs confesse thus much.
Read all the Books i'the world you'l find none such.

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H O D D E R's

Decimal Arithmetick:

Tanner O R, 373

A plain and more Methodical way
O F

Teaching the said Art,

Then hath hitherto been publish'd.

A L S O,

T A B L E S { Of Interest upon Interest, with the
value of all sorts of Purchases at
any rates, from 5 to 12 *per Cent.*
Of Rebate, resolving any Question
by ocular view.

Likewise

**The true Use of the said
T A B L E S.**

By *James Hodder*, late Writing-Mester
in *Lothbury, London*, now Keeper of a Beard-
ing-School in *Bromely by Bow*.

L O N D O N :

Printed

Printed by *J. C.* for *Tho. Rookes*, at the *Lamb* and
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Thredneedle-street, over against the *Royal*
Exchange: who also makes the best
Ink for Records. 1 6 7 1. **E**

From Tanner.



*To his really Loving and
most Honour'd Friend,
Mr. GEORGE PERRYER,
late of Lothbury, Lon-
don, Scrivener.*

S I R,

SINCE your generous Tem-
per hath accustom'd you
to the practice of those
Vertues, which render
men useful, as well to
Private as Publick Interest; I
thought my self oblig'd (con-
sidering your many signal Fa-
vours) to acknowledge to the
World that I am no ungrateful
Debitor. 'Tis true, when I first
set my self to the writing of this
Treatise, I had some reflection
upon that great Obligation
which lyes upon all men, to do
good, if they can. By the facility
of the Method I use, I hope I

The Epistle Dedicatory.

have in some measure complied with this Duty; for men with less expence of Time, and travail of the Brain (if they track me) may arrive at the knowledge of those Things which are necessary to Humane Converse. I shall onely beg that this Essay (like Plants set advantagiously to receive the SUNS influence) may live by your Smile and Patronage; for I ambitionate nothing more, then to leave something behind me that may (even after dissolution) speak the Intensness of that Affection I bear you in the Quality of

Sir,

Your most obliged, faithful

Friend and Servant,

JAMES HODDER.

THE
AUTHOR
To the Ingenious
READER.

THough I know it is easier to write Encomiums upon the Liberal Sciences, than to praise Folly, Tyranny, or a Quartane Ague, as some excellent Personages have done with Reputation; yet in this preliminary Address, I level at the Common Good; and esteem more the proficiency of the Students of my Decimal Rules, than the credit of being an Author, or writing a handsome Panegyrick. Yet thus much may be justly avowed, That, (as the Roman Orator concluded) All Arts and Sciences were ally'd, and have a necessary dependance one upon the other; yet some have a more perpendicular influence upon Humane Converse, as this of Arithmetick, which is the very Soul of Trade, that Bond and Ligature, by which God hath, as it were, united the Inhabitants of the divided quarters of the World. 'Tis true, the vulgar Arithmetick (which the Schools teach) is familiar in some degree to every one; yet even in this way

To the Reader.

way (so necessary to Commerce) one may with a posting eye, observe the neglect of a serious endeavour to be exquisite in a knowledge of so general Import.

I suppose my Reader so well vers't in this Vulgar Arithmetick, that the Operations of Addition, Subtraction, Multiplication and Division are very obvious to him; & upon this Basis, I dare say, a diligent & ingenious Student will quickly erect a fair Superstructure of Decimal Arithmetick.

Object. But I presently finde an opposition, and hear some say, If the ordinary Arithmetick will salve the Common Doubts, and satisfie the usual Questions, what need any one trouble himself with the Study of Decimals?

Answer. To this I answer; That 'tis true the Vulgar Arithmetick sufficiently resolves the usual Questions; but that there is such a variety of fresh Questions, which daily arise in matters of Commerce, that there is great need of so facile and compendious a way as this of Decimals: for it is very certain, that Questions which concern the value of Leases, Purchases, Annuities, Pensions, &c. cannot without a large expence of Time, and a continual hazard of Error and Mistakes, be

so.

To the Reader.

so exactly resolved by the Vulgar Arithmetick, as by this I now propose.

The Author is obliged further to add, That (upon perusal) thou shalt finde his candor and plain dealing throughout the whole Treatise. He hath endeavoured to expresse himself in the plainest, and most intelligible Terms; and such as are accommodated he hopes to every ones capacity: being far from the humor of those Chymists, that expose to the World their rare Secrets in words as ambiguous & uncertain, as the issue of their Projections. Besides, he hath not only calculated such Tables as may be necessary to thy use, but hath also delineated a way by which thou mayst be thy own Tutor, and do the same thy self. Tea, (observing the Directions given) thou mayst extend these Tables to what number of years thou wilt; which is hardly to be found in any other Book. To conclude, the Directions in this Treatise laid down, will enable thee to resolve all Questions of this nature, by a Table of Interest upon Interest onely, without the help of any other Tables; and (I hope) prove so advantageous to thee, that I shall not have cause to esteem my hours spent in this Composition frustrate, and to little purpose. Farewel.

JAMES HODDER.

The Stationer to the READER.

THe kinde acceptance our Author hath already found in the world, appears in the sale of what he hath already published; there having no less then four considerable Impressions of his *Vulgar Arithmetick* gone off in few years last past, notwithstanding the calamities we have undergone within that time. The consideration whereof, and the promoting of the Publick good, moved me to desire the Author's publication of this his *Doctrine of Decimals*; a Work very useful for all, and yet fitted to the meanest capacity; enriched with variety of Tables of Interest upon Interest, the value of all sorts of Purchases at several Rates; together with Tables of Rebate, resolving any Question in that kinde by ocular inspection; being an excellent *Compendium* for Merchants, Traders, and Builders, saving much pain, trouble, and uncertainty in Accompts. Thy delightful and profitable fruition whereof, is the hearty desire of

Tho. Rooks.

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THE
DOCTRINE
OF
DECIMALS.

DEcimals are Numbers made use of in stead of Fractions, to avoid those tedious Reductions which otherwise must be made in the calculating of Tables of Interest upon Interest; or to know the true value of Purchases of Leases, or Annuities for any term of years: For you shall hardly finde any Tables (concerning things of that nature) but they consist of Decimal Numbers; and the want of the knowledge of those Numbers, rendreth the said

B

useful

2 *The Doctrine of Decimals.*

useful Tables unserviceable, not only to those who are unskill'd in Arithmetick, but likewise to many persons who have attain'd to a good measure of knowledge therein.

Upon due consideration whereof, I have endeavour'd, in and by this ensuing Discourse, to unfold and discover the mystery of the said Numbers called Decimals, by laying down plain and easie Rules and Directions for the ready understanding thereof.

In the first place (because Decimal Numbers are used instead of vulgar Fractions) you are to take notice of the two terms commonly used in Fractions, (*v z*) the *Numerator*, and the *Denominator*; and they are usually set one above another, thus :

Numerator 17

— that is, 17 Twenties

Denominator 20

The reason of the said terms is as followeth : A *Fraction* is (properly) a part, or some parts of an *Unit* as suppose one pound in money to be

The Doctrine of Decimals. 3

be the *Unite*, if you would break the same into shillings, then 20 must be the *Denominator*, because there are 20 shillings in one pound: and the *Numerator* sheweth how many of those parts are signified by the *Fraction*. If 17 be the *Numerator* as above, it signifieth 17 twentieth parts, that is, 17 shillings.

But in regard my intention is not to teach vulgar, but *Decimal Fractions*, I shall shew you how to express 17 s. or any other part of a pound in a *Decimal Number*.

This is the Rule.

If you would turn a vulgar *Fraction* into a *Decimal*, you must divide the *Numerator* by the *Denominator*; so that to reduce the former *Fraction* $\frac{17}{20}$ into a *Decimal*, you must divide the *Numerator*, which is 17, by the *Denominator*, which is 20.

Quest. But how shall this be done, seeing the *Divisor* is greater then the *Dividend*?

Ans. You must adde two *Cyphers* (or more if need be) to your *Numerator*, and then it may be done.

4 The Doctrine of Decimals.

As for Example,

$$\begin{array}{r} x \\ x728 \overline{)85} \\ \underline{220} \end{array}$$

This Quotient is called 8 Primes, and 5 Seconds, and is the Decimal Number for 17 s. which you may prove thus.

Draw a perpendicular Line before the Quotient, as you see in the *Margent*; then multiply the same by 20, being the number of shillings in a pound, and that part of the Product as cometh over the Line, is the number of shillings contained in the Fraction.

For a further demonstration hereof, it will be necessary to give you the reason of the terms used in Decimal Fractions: for the first figure of the Fraction next to your left-hand is called a *Prime*, because it is the first division of your *Unit* by 10. So that if the *Unit* be a pound, as in the former Example, then one *Prime* being

The Doctrine of Decimals 5

being a tenth part thereof, is 2 s. two Primes is 4 s. and three Primes is 6 s. &c. and therefore 8 Primes is 16 s.

And as one Prime is a tenth part of the Unite, so one Second (which hath its name from the second place in order) is one tenth part of a Prime; and therefore 5 Seconds (as in the foregoing Example) must needs be half a Prime, that is, one shilling; which being added to the 16 s. makes 17 s. as was proved before by *Multiplication*.

The like proportion is continued in all the other places (which in some Tables is carried on to 7 or 8 places.) So that one third is a tenth part of a Second, and one fourth is a tenth part of a third, &c.

For, as in Numeration of whole numbers, to find the value of any sum set down, we begin at the right-hand, and going towards the left, say Ones, Tens, Hundreds, Thousands, &c. every figure towards the left-hand increasing or multiplying of it self, by reason of its place, 10 times more then the figure before it: So in the valuation of Decimal Fractions, beginning at the left-hand, and going to-

B 3

wards

6 *The Doctrine of Decimals.*

wards the right, we call them Primes, Seconds, Thirds, Fourths, &c. every figure towards the right-hand, decreasing or diminishing it self by reason of its place 10 times less then the figure before it. So that in the Decimal Fraction of one pound Sterling-money, one Prime is 2 s. one Second is near 2 d. half-peny, and one Third is somewhat less then a farthing, and one Fourth is less then the tenth part of a farthing, and one Fifth is less then the hundredth part of a farthing, &c.

Moreover, as in Numeration of whole Numbers, a Cypher or Cyphers standing next to your right-hand are nothing of themselves, but serve onely to advance the figure or figures before them into higher places, that they may signifie the more: So in Decimal Fractions, a Cypher or Cyphers standing next to your left-hand, signifie nothing of themselves, but serve onely to diminish, and set low the figures following, that they may signifie the less.

By this means the Decimal signifying one farthing, will consist of more figures

The Doctrine of Decimals. 7

figures and places then the Decimal signifying 5 s.

Which that you may the better understand (before I proceed any further) I shall give you a Table of English Money under 20 s. in Decimals, shewing how any number of shillings under 20 is exprest in Decimals, and also how to finde out the Decimal Number, signifying any number of pence under a shilling, or any number of farthings under a penny.

B 4

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0000000000

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8 The Doctrine of Decimals.

A Table of Money in Decimals.

Shillings.	Decimals.
19	95
18	90
17	85
16	80
15	75
14	70
13	65
12	60
11	55
10	50
	945
	840
	735
	630
	525
	420
	315
	210
	105

If you would know the Decimal for any number of pence under a shilling, take this course :

You finde the Decimal of a shilling to be 5 Seconds: then take the half thereof, and that will be the Decimal of 6 pence, and the half of that will be the Decimal of 3 pence, the half of that will be the Decimal of 3 half-pence, and the half of that will be the Decimal of 3 farthings.

As for Example :

d.	
12	0500000
6	0250000
3	0125000
1 $\frac{1}{2}$	0062500
$\frac{3}{4}$	0031250

Again,

Addition of Decimals. 9

Again, 12 d. is 5 Seconds, one Third of 12 d. is the Decimal of 4 d. one half of that is 2 d. one half of that is 1 d. one half of that $\frac{1}{2}$ d. one half of that is one farthing.

As for Example :

d.	
12	0500000
4	0166667
2	0083333
1	0041667
half peny	0020833
farthing	0010417

By this Direction, and the help of Addition, you may set down any sum in Decimals.

Addition of Decimals.

THIS is the same with Addition of whole Numbers : and by this Rule you may enlarge the former Table, wherein you have the Decimal Numbers set down for 11 d. 10 d.

B 5

8 d.

10 *Addition of Decimals.*

8 d. 7 d. 5 d. &c. which may be supplied by adding two Numbers together. As for Example ; the Decimals of 6 d. and 2 d. being added, maketh the Decimal of 8 d.

$$\begin{array}{r|l} \left. \begin{array}{l} 6 d. \\ 2 d. \\ \hline 8 d. \end{array} \right\} & \begin{array}{l} 0250000 \\ 0083333 \\ \hline 0333333 \end{array} \end{array}$$

So the Decimals of 8 d. and 3 d. being added, maketh the Decimal of 11 d.

$$\begin{array}{r|l} \left. \begin{array}{l} 8 d. \\ 3 d. \\ \hline 11 d. \end{array} \right\} & \begin{array}{l} 0333333 \\ 0125000 \\ \hline 0458333 \end{array} \end{array}$$

In like manner, the Decimals of 6 d. and 4 d. being added, maketh the Decimal of 10 d. And 4 d. and 3 d. being added, maketh the Decimal of 7 d. And so of any other.

But when you are to add whole Numbers and Decimal Fractions together,

Addition of Decimals. 12

gether, you must distinguish the one from the other by a Comma (,) thus :

$$\begin{array}{r}
 25,7250 \\
 46,6375 \\
 \hline
 72,3625
 \end{array}
 \quad
 \begin{array}{r}
 \text{l.} \quad \text{s.} \quad \text{d.} \\
 \text{That is, } 72 \text{--} 07 \text{--} 03
 \end{array}$$

But if it be demanded, how I shall know the true value of this or any other Decimal Fraction ?

The Rule is this :

First, draw a perpendicular Line (as before is taught) before the Fraction, then multiply the same by 20, (the number of shillings in a pound) and so much of the product as falleth on the left hand of the Line are shillings.

Secondly, if any figures remain on the other side of the Line, multiply them by 12, (the number of pence in a shilling) and what cometh over the said Line are pence.

Thirdly, if any yet remain on the other side, multiply the said remainder:

12 Addition of Decimals.

der by 4, (being the number of farthings in a penny) and that which cometh over the Line is farthings.

Example :

	3625
	20
Shillings 7.	2500
	12
Pence 3.	0000

Take another Example of Addition.

l.

	13,56781
	20,23670
	24,31025
	17,25007
Pounds 75	36483
	20
Shillings 7	29660
	12
Pence 3	55920
	4
Farthings 2	2368

That

Subtraction.

13

That which remaineth in the last place, (*viz.*) 2368, is but a Fraction of a farthing; as,

2368

10000

And here you may take notice, that all Decimal Fractions are Numerators onely, and the Denominators to them are either 10, 100, 1000, 10000, &c. for if you observe how many places your Fraction doth consist of, so many Cyphers must be in the Denominator, with a Unite placed before them.

Subtraction.

THIS is likewise one and the same with that in whole Numbers; only as before, you are to distinguish the whole Number from the Fraction by a Point or Comma.

l.

Debt ——— 110.5754

Paid ——— 49.6945

Remains — 60.8809

Delivered

l.

Delivered — 347.00000

Received — 158 57550

Remains — 188 42450

Proof — 347.00000

Multiplication.

THis Rule likewise for the manner of Working, is the same with Multiplication of whole Numbers; onely you must always cut off as many figures from the Product, as there are places in the Fractions both of your Multiplicand and Multiplier.

Multiplication.

15

As for Example :

1.

35.4525

433

—

70.9050

1063.575

14181.00

—

15315.4800

—

Another Example

40.235

14.579

—

362115

281645

201175

160940

40235

—

586.586065

—

There

There being six figures in the Fractions of your Multiplicand and Multiplier, you must cut off six figures from the Product, for the Fraction thereof; the other three figures are the whole Number. And to find the value of the Fraction, you have been taught before in the Rules given for Addition.

Again, if it be required to give the Square of 2 — 19 — 6, or (which is all one) to multiply 2 — 19 — 6 by 2 — 19 — 6, what will the Product thereof be?

This summe in Decimals stands thus;

Which you must multiply by the same Number,

$$\begin{array}{r}
 2.975 \\
 \times 2.975 \\
 \hline
 14875 \\
 20825 \\
 26775 \\
 5950 \\
 \hline
 \end{array}$$

Facit --- 8.850625

Again, suppose you were to Multiply 15 s. by 3 d. where the Multiplicand and Multiplier are both Fractions: As in Multiplication of whole

Multiplication. 17

whole Numbers, so here, you may make which of the two Numbers you please the Multiplicand. And in this last Example, although 15 s. be the greater sum, yet 3 d. consisting of more figures, it is most convenient to make that the Multiplicand, and the 15 s. the Multiplier. As for Example :

$$\begin{array}{r}
 .0125 \\
 .75 \\
 \hline
 0625 \\
 0875 \\
 \hline
 .09375
 \end{array}$$

And because there are 6 figures or places in your Multiplicand and Multiplier, and all Fractions, your Product must have the like number of places; and therefore you must add one Cypher more to the left-hand of your Product, and then it will be .009375, which is the Decimal of 2 d farthing.

And here it will not be amiss to take notice of the difference that is be-

between Multiplication of whole Numbers, and Multiplication of Fractions: For in Multiplication of whole Numbers, the Product is always increased to so many times more then the Multiplicand, as the Multiplier containeth Unites; as 3 times 4, maketh the Product 12.

But in Multiplication of Fractions, the Product is always less then either of the two Numbers alone; as in the last Example, the one number is 15 s. and the other Number is 3 d. and yet the true Product of the Multiplication is but 2 pence farthing.

The Reason is,

Because one, being multiplyed by one, is but one, nor can be any more. Therefore that which is less then one (as all proper Fractions are) being multiplyed by that which is less then one, must needs be diminished by the Multiplication; and this diminution beareth the same proportion to the Multiplier, as the Multiplicand beareth to the Unite, whereof it is a part. Which that you may the better understand

derstand, consider the last Example : for as 15 s. (the Multiplicand) is but $\frac{3}{4}$ of a pound, so the Product shall be but $\frac{3}{4}$ of the Multiplier; 2 d. farthing bearing the same proportion to 3 d. as 15 s. doth to a pound.

Division.

THe operation of Division in whole Numbers is more difficult then any of the foregoing Rules. So is it likewise in Decimals; therefore it will be necessary to spend a little more time in the explanation thereof then in the former Rules.

And whereas there are several ways of Division practised by divers persons, and published in several Books of Arithmetick; I shall recommend unto your practice only that way, which (of all others) is most apt and convenient to be used in Division of Decimals; and that is, to place your Divisor under your Dividend.

As for Example :

Divide 52340, by 234.

$$\begin{array}{r}
 \text{(1} \\
 \times 0 \text{(2} \\
 870 \text{(3} \\
 52340 \text{(224} \\
 23444 \\
 233 \\
 2
 \end{array}$$

This placing of the Divisor in its due place under the Dividend, you will find to be of great concernment in the division of Decimals.

And that I may be sure to give you an Example of every case that may happen in Division, I shall here lay down the Heads of them, and proceed in Order,

1. To divide a whole Number by a Fraction.
2. To divide a Fraction by a whole Number.
3. To divide a mixt Number by a Fraction.
4. To divide a Fraction by a mixt Number.
5. To

5. To divide a Fraction by a Fraction.

6. To divide a mixt Number by a mixt Number.

7. To divide a mixt Number by a whole Number.

8. To divide a whole Number by a mixt Number.

The difficulty that attendeth Division in Decimals, over and above that which is in Division of whole Numbers, is to know the true value of the Quotient, whether it be a whole Number onely, or a Fraction onely, or a mixt Number; and if it be a mixt Number, to know where to make your point, to distinguish the whole Number from the Fraction.

And to help you herein, I shall lay down a general Rule, which will hold good in all the cases before mentioned; and for the proof and demonstration thereof, I shall give an Example of every particular Case.

The

The General Rule is this :

THE first Figure in your Quotient will be always of the same degree or place, as that Figure or Cypher in your Dividend is of, which standeth over the place of Unites in your Divisor.

This Rule (though it may seem difficult to be understood) will be plain and easie enough by that time we have made proof thereof in the several cases and examples following, and no burthen to the memory to retain it.

First therefore let us make trial hereof, by dividing a whole Number by a Fraction; as 345, by 3 Primes and 5 Seconds.

You must add a convenient number of 0. to your Dividend, that so you may draw out the Fraction as well as the Integer in your Quotient;

ent; and the work will stand thus.

$$\begin{array}{r} 345.00000000 \text{ C} \\ 0.35 \end{array}$$

The Divisor being only a Fraction, and having no Integer or place of Unites in it, yet according to the Rule given, you must consider the place of Unites, which for demonstration sake I have filled up with a Cypher, which Cypher you see standeth under the third figure, or place of Hundreds in the Dividend.

Therefore according to the Rule given, the first figure in the Quotient will bear the place of Hundreds, the second the place of Tens, the third the place of Unites, and the other following figures will be the Decimal Fraction: if you work it out, you will finde the Quotient to be

$$985\ 71428$$

Secondly, make trial of the same Rule in dividing of a Fraction by a whole Number; as 78925, being a Fraction, by 32, a whole Number.

$$78925 \text{ C}$$

$$\begin{array}{r} 78925 (\\ 32 \end{array}$$

Here you see the place of Unites in the Divisor, (which is the figure 2) standeth under the place of Seconds in your Dividend; therefore the first figure in your Quotient will be in the place of seconds: And the place of Primes must be supplied with a 0. so the Quotient will stand thus, 02466.

Thirdly, you may make an experiment of the same Rule, by dividing a mixt Number by a Fraction; as, let 45.275 be divided by .75, the work will stand thus (with Cyphers added to the Dividend)

$$\begin{array}{r} 45.275000 (\\ 75 \end{array}$$

Here although the Divisor have no place of Unites in it (being onely a Fraction) yet the place thereof must be considered, as in the first Example) for if you place a Cypher where the Unite should be, it will be under the figure 4, which is the place of Tens

Tens; shewing that the first figure of your Quotient will be likewise the place of Tens of Integers; As, 60.36666.

Fourthly, make proof of the said general Rule, by dividing a Fraction by a mixt number : As for Example, let 9 Primes and 5 Seconds be your Dividend, and 12.25 your Divisor : when you have added a convenient Number of Cyphers to your Dividend (as in such cases you must do) the work will stand thus before you.

95000000

12.25

Here the place of Unites in your Divisor standeth under the place of Seconds in your Dividend; and therefore the first figure in your Quotient will be in the place of Seconds, and the place of Primes in your Quotient must be supplied with a Cypher thus,

07755

Fifthly, if you divide a Fraction by a Fraction, the same general Rule holdeth

C

holdeth good: As, divide .97575,
by 25, it will stand thus,

$$\begin{array}{r} .9757500 \quad (3.90300 \\ .25 \end{array}$$

Here the place of Unires in the Divisor is understood to be under the place of Unires in the Dividend, therefore the first figure in your Quotient will be the place of Unires, as above.

Sixthly, the like Experiment may be made of the same Rule, if you divide a mixt number; As, 241.75 by 4.835. the work will stand thus,

$$\begin{array}{r} 241.750000 \quad (50.0000 \\ 4.835 \end{array}$$

Becaufe the figure standing in the place of Integers in your Dividend standeth under the place of Tens in your Divisor, therefore the first figure of your Quotient is the place of Tens; as above in the Example.

Seventhly, if you divide a mixt Number by a whole Number, the same general Rule will lead you to a right

Division.

27

right understanding of the Quotient.
As for Example; divide 345.12576
by 37. the work will stand thus,

$$345.12576 \text{ (9.32772}$$

37.

The place of Unites in the Divisor
standing under the place of Unites in
the Dividend, the first figure in your
Quotient will be a Unite, as above.

Lastly, If you divide a whole num-
ber by a mixt number, the former
general Rule will also assist you there-
in, as to the right knowledge of the
value of the Quotient: As, if you di-
vide 200. by 75.85, the work will
stand thus,

$$200.000000 \text{ (2.63678}$$

75.85

And the first figure in the Quoti-
ent must be a Unite, because the
place of Unites in the Divisor stand-
eth under the same place of the Di-
vidend. Thus much concerning Di-
vision.

BY this time it is conceived that the diligent and ingenious Practitioner of these foregoing Rules and Directions, is sufficiently furnished with understanding in the *Doctrine of Decimals*; being able to know the value of a Decimal Fraction, to Add, Subtract, Multiply, and Divide Decimal Numbers in all cases which may happen.

In the next place I shall shew you the use and improvement of this Art in the Calculation of Tables of Interest upon Interest, of Purchases, Annuities, Reversions, &c. Wherein,

First, I shall shew you the proportion and rule by which these Tables are made.

Secondly, How to make use of these Tables in the resolution of all Questions concerning the premises.

The Tables useful for all purposes concerning Annuities are many, by reason of the several Rates of Interest for which they are made, as Interest at 5 per Cent. 6 per Cent. 7 per Cent. and so forward to 12 per Cent.

But they may be all reduced to these six several Heads following.

First,

the Tables of Interest 29

First, Tables shewing the increase of one pound yearly, being put forth at Interest upon Interest, at any of the Rates *per Cent.* before mentioned.

Secondly, Tables shewing the decrease of one pound yearly, or what one pound due at the end of any number of years is worth in ready money.

Thirdly, Tables shewing what one pound Annuity to begin presently, and continue for a certain number of years, is worth in ready money.

Fourthly, Tables shewing what one pound Annuity to begin presently is worth to be paid for all together at the end of the term of years for which it continueth,

Fifthly, Tables shewing what Annuity to endure a certain number of years one pound will purchase, or what yearly payment is equal to a sum of money due at present.

Sixthly, Tables shewing what annual payment is equal to a sum of money due at the end of a certain number of years.

To begin with the first of these; that is, to shew you how to make a Table that shall shew from year to year the increase of one pound, being put forth at 5 per Cent. Interest upon Interest.

State the Question upon the Rule of Three, and let your first number be 100 *l.* your second number 100 *l.* with the Interest added to it, and your third number one pound, the work will stand thus :

$$\begin{array}{r} \textit{l.} \qquad \qquad \textit{l.} \qquad \qquad \textit{l.} \\ 100 \text{ --- } 105 \text{ --- } 1 \end{array}$$

In the working of the Rule of Three, the middle number is always to be multiplied by one of the two Extreame, that is to say, either by the first or third numbers; and the Question must be so stated, that the middle number must be of the same nature and kinde with the number sought, or fourth number, as in the Example above.

For although the three do bear the denomination of pounds, yet the middle number, for the nature and kinde of it, differeth from the first and third numbers; for they signifie
prin^{ts}

the Tables of Interest. 31

principal money only, but the middle number is the Principal and Interest put together : and the fourth number, or the Answer to the Question will be of the same nature ; for the question is, *What one pound will amount to at the years end, the Interest thereof for that time being added thereunto.*

And to know which of the two extremes, or outwardmost numbers shall be your Multiplier, in all cases make use of your Reason and Judgement in the resolving of this general Question,

Whether the Answer to the Question will be more or less then your middle number ; which you may easily discern and resolve, even as soon as it is propounded : as for Example, in the Question before stated,

If 100 *l.* principal, do increase to 105 *l.* with the Interest ; what will one pound principal increase unto ?

Here it is apparent, that one pound will increase less then 100 *l.* and that the number sought, or the Answer to the Question, will be less then the middle number.

Therefore the middle number must

C. 4. be

be multiplied by the lesser of the two Extrems, and the Product divided by the greater of them; then shall the Quotient be the answer to the question.

But in regard your Multiplier in this Example is but one, which will neither multiply nor divide; therefore the middle number is onely to be divided by the first number, which is the greater of the two Extrems, and the Quotient will be the answer to the question.

Again, whereas in this Example 105 is your Dividend, and 100 your Divisor, there is no more to do, but onely to cut off the two last figures of your Dividend next to your right-hand, thus,— 1.05

So that this Quotient is a mixt number, being one Unite and five Seconds, that is, one pound and one shilling; and is the answer to the question, and the first number in your Table.

Then to produce the second number in your Table, the question will stand thus,

$$100 — 105 — 1.05$$

Ac-

the Tables Interest. 33

According to the Rule formerly given, the second and third numbers are here to be multiplied, and the product divided by the first number.

$$\begin{array}{r} 105 \\ 1.05 \\ \hline 525 \\ 1050 \\ \hline 11025 \end{array}$$

Because there are two figures in your Multiplier, which are Fractions, therefore two figures must be cut off from the Product, and then the dividing of that Product by 100 is the cutting off of two figures more, and the other remaining figure is an Integer, and the four figures cut off are the Fraction; and this is the second number in your Table.

Then for your third number, state the Question thus;

$$100 \text{ — } 105 \text{ — } 11025$$

Multiply and divide as hath been taught, and the Quotient will be 1157625; which is the third number

Years.	The increase of one pound yearly at 5 Per Cent.
1	1.0500000
2	1.1025000
3	1.1576250
4	1.2155060
5	1.2762815
6	1.3400956
7	1.4071004
8	1.4774554
9	1.5513282
10	1.6288946
11	1.7103393
12	1.7958562
13	1.8856491
14	1.9799315
15	2.0789279
16	2.1828745
17	2.2920183
18	2.4066192
19	2.5269501
20	2.6532977
21	2.7859625
22	2.9252607
23	3.0715237
24	3.2250999
25	3.3863549
26	3.5556726
27	3.7334563
28	3.9201291
29	4.1161355
30	4.3219423
31	4.5380394

in your Table, and so you may go on in making of your Table for as many years as you please; an Example whercof is here before you.

For the fourth number:

As 100 — 105

So 1.156725

to 1.2155062

For the Fifth number:

As 100 — 105

So 1.2155062

to 1.2762815

And so forth.

Fur-

The Table of Interest. 35

Furthermore, if you have occasion to prolong this Table, or to know what one pound will amount to in any number of years not contained in the Table,

A for Example,

Suppose you would know what one pound would amount to in 50 years, Then look in the Table for half the number of years required, that is, 25 years, the number against the said 25th year is 3.3863549, which number being multiplyed by the same number, the Product will be the number for the 50th year. But in regard the Multiplicand consisting of so many figures will be tedious, you may leave out the last three figures of your Decimal Fraction, and multiply only the other figures, there will not be any considerable difference. And the reason and ground for this last direction lieth here;

If one pound being put out for 25 years do increase to 3.3863, what shall this 3.3863, increase to in 25 years more?

The

The second and third numbers being multiplied together, the Product must be the number for the 50th year: For the Divisor or first number being an Unite, maketh no division.

$$\begin{array}{r}
 3.3863 \\
 3.3863 \\
 \hline
 101589 \\
 213178 \\
 270904 \\
 101589 \\
 101589 \\
 \hline
 11.46702769
 \end{array}$$

According to the Rule given in Multiplication, eight figures must be cut off from the Product to signify the Fraction, because there are eight Decimal figures in the Multiplicand and Multiplier.

So that one pound being put out for 50 years at 5 per Cent. Interest upon Interest, will amount to 11 l. ——— 09 s. ——— 04 d. for so much is signified by the Product.

The

the Tables of Interest. 37

The direct use of this Table, and of all those which follow under the same Head, is to shew what any sum of money put out for any number of years, will amount to at the end of the said term, reckoning Interest upon Interest, at any rate *per Cent.* for which the Tables are calculated.

As for Example.

If 25 *l.* be put out for seven years at 5 *per Cent.* what will it amount to at the end of the said term?

Look in the number of your Table against the seventh year, there you shall finde 1.4071.

Then say by the Rule of Three,

l. *l.* *l.*

If 1 increase to 1.4071, what 25?

$$\begin{array}{r}
 25 \\
 \hline
 70355 \\
 28142 \\
 \hline
 \text{Facit } \underline{\underline{35.1775}}
 \end{array}$$

The

The following Tables of the same kinde are made likewise after the same manner :

As at 6. per Cent.

As 100 — 106 — So 1 — to — 1.060000.

At 7 per Cent.

As 100—107—So 1-to-1.070000.

And so of the rest.

Years.

Tables of Interest.

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Years.	The Increase of one pound yearly at 6 per Cent.
1	1.0600000
2	1.1236000
3	1.1910160
4	1.2624769
5	1.3382255
6	1.4185191
7	1.5036302
8	1.5938480
9	1.6894789
10	1.7908476
11	1.8982985
12	2.0121964
13	2.1329282
14	2.2609039
15	2.3965581
16	2.5403516
17	2.6927727
18	2.8543391
19	3.0255995
20	3.2071354
21	3.3995636
22	3.6035374
23	3.8197490
24	4.0489346
25	4.2918707
26	4.5493829
27	4.8223459
28	5.1116856
29	5.4183878
30	5.7434911

Years.	The Increase of one pound yearly at 7 per Cent.
1	1.0700000
2	1.1449000
3	1.2250430
4	1.3107960
5	1.4025517
6	1.5007303
7	1.6057814
8	1.7181861
9	1.8384592
10	1.9671513
11	2.1048519
12	2.2521915
13	2.4098450
14	2.5785341
15	2.7590315
16	2.9521637
17	3.1588152
18	3.3799322
19	3.6165275
20	3.8696844
21	4.1405623
22	4.4304017
23	4.7405298
24	5.0723569
25	5.4274326
26	5.8073529
27	6.2138676
28	6.6488383
29	7.1142570
30	7.6122550

Years.	The de- crease of one pound yearly at 5 per Cent.
1	1.0800000
2	1.1664000
3	1.2597120
4	1.3604889
5	1.4693280
6	1.5868743
7	1.7138242
8	1.8509302
9	1.9990046
10	2.1589249
11	2.3316389
12	2.5181709
13	2.7196237
14	2.9371939
15	3.1721691
16	3.4259423
17	3.7000180
18	3.9960194
19	4.3157010
20	4.6609571
21	5.0338337
22	5.4365404
23	5.8714635
24	6.3411807
25	6.8484751
26	7.3963532
27	7.9880614
28	8.6271063
29	9.3172748
30	10.0626568

Years.	The de- crease of one pound yearly at 9 per Cent.
1	1.0900000
2	1.1881000
3	1.2950290
4	1.4115816
5	1.5386239
6	1.6771001
7	1.8280391
8	1.9925626
9	2.1718932
10	2.3673636
11	2.5804254
12	2.8126647
13	3.0658045
14	3.3417270
15	3.6424824
16	3.9703058
17	4.3276304
18	4.7171204
19	5.1416162
20	5.6044107
21	6.1088077
22	6.6586004
23	7.2578744
24	7.9110831
25	8.6230806
26	9.3991579
27	10.2450821
28	11.1671395
29	12.1721820
30	13.2676784

Tables of Interest.

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Years.	The Increase of one pound yearly at 10 per Cent.
1	1.1000000
2	1.2100000
3	1.3310000
4	1.4641000
5	1.6105400
6	1.7715610
7	1.9487171
8	2.1435888
9	2.3579476
10	2.5937424
11	2.8531167
12	3.1384283
13	3.4522712
14	3.7974983
15	4.1772481
16	4.5949729
17	5.0544702
18	5.5599173
19	6.1159092
20	6.7274999
21	7.4002499
22	8.1402749
23	8.9543024
24	9.8497326
25	10.8347059
26	11.9181765
27	13.1099941
28	14.4209936
29	15.8530929
30	17.4494922

Years.	The Increase of one pound yearly at 10 per Cent.
1	1.1100000
2	1.2321000
3	1.3676310
4	1.5180704
5	1.6850581
6	1.8704144
7	2.0761599
8	2.3045374
9	2.5580365
10	2.8394205
11	3.1517562
12	3.4984493
13	3.8832787
14	4.3104393
15	4.7845876
16	5.3108922
17	5.8950903
18	6.5435502
19	7.2633407
20	8.0623081
21	8.9491619
22	9.9335697
23	11.0262523
24	12.2391511
25	13.5854577
26	15.0798580
27	16.7386423
28	18.5798929
29	20.6236811
30	22.8922850

Years.	The In-crease of one pound yearly at 12 per cent.
1	1.1200000
2	1.2544000
3	1.4049280
4	1.5735193
5	1.7623416
6	1.9738225
7	2.2106812
8	2.4759629
9	2.7730784
10	3.1058478
11	3.4785495
12	3.8959754
13	4.3634924
14	4.8871114
15	5.4735647
16	6.1303924
17	6.8660394
18	7.6899641
19	8.6127597
20	9.6462908
21	10.8038456
22	12.1003070
23	13.5523438
24	15.1786250
25	17.0000600
26	19.0400672
27	21.3248752
28	23.8838602
29	26.7499234
30	29.9599142

THe second Head of Tables to be insisted on, are Tables shewing the decrease of one pound yearly, at any of the rates of Interest before mentioned; or what one pound due at the end of any number of years to come, is worth in ready money.

And first I shall begin with the rate of five *per Cent*.

The Question is this; *What is one pound, due a year hence, worth in ready money?*

For answer hereunto, the Rule is this: Let 100 *l.* with the Interest for a year added thereunto, be your first number in the Rule of Three: Let 100 *l.* be the second number, and one pound the third. As for Example:

105 ——— 100 ——— 1

The third number being a Unite, there needs no Multiplication; therefore the middle number must be divided by the first (adding Cyphers thereunto) and the Quotient will be the Answer to the Question, and maketh the first number in your Table.

$$\begin{array}{r}
 248x \\
 55505055 \\
 x0000000000(.9523809 \\
 x05555505 \\
 x0000x \\
 xxx
 \end{array}$$

The second number is thus produced :

$$105 \text{ --- } 100 \text{ --- } .9523809$$

The second and third numbers are to be multiplied one into the other; which is done by adding two Cyphers to the third number, and then divide the same by the first, and the Quotient will be the second number.

$$\begin{array}{r}
 3 \\
 7 \ 39450 \\
 082380000(9070294 \\
 x08050555 \\
 x \ x x 00 \\
 x
 \end{array}$$

Then for the third number thus,

$$105 \text{ --- } 100 \text{ --- } 9070294$$

Work it as above, and the Quotient

the Tables of Interest. 45

tient will be the number required;
and so you may go on to what num-
ber of years you please.

The same course is to be taken in
making the other Tables of the same
kinde, as at six, seven, eight *per*
Cent. &c.

As 106 — 100 — so — 1 — 9433962

As 107 — 100 — so — 1 — 9345794

As 108 — 100 — so — 1 — 9259260

Years

Years.	The decrease of one pound yearly at 5 per Cent.
1	0.9523809
2	0.9070994
3	0.8638375
4	0.8227023
5	0.7835259
6	0.7462151
7	0.7106810
8	0.6768390
9	0.6446685
10	0.6139128
11	0.5846788
12	0.5568369
13	0.5303208
14	0.5050674
15	0.4810165
16	0.4581109
17	0.4362960
18	0.4155200
19	0.3957333
20	0.3768888
21	0.3589417
22	0.3418492
23	0.3255706
24	0.3100672
25	0.2953020
26	0.2812400
27	0.2678476
28	0.2550929
29	0.2429456
30	0.2313767

Years.	The decrease of one pound yearly at 6 per Cent.
1	0.9433962
2	0.8892964
3	0.8399192
4	0.7920935
5	0.7472580
6	0.7049603
7	0.6650568
8	0.6277120
9	0.5918991
10	0.5583944
11	0.5267871
12	0.4969689
13	0.4688385
14	0.4423004
15	0.4172645
16	0.3936457
17	0.3713638
18	0.3503432
19	0.3305124
20	0.3118041
21	0.2941548
22	0.2775045
23	0.2617966
24	0.2469779
25	0.2329980
26	0.2198094
27	0.2073673
28	0.1956295
29	0.1845561
30	0.1761095

Tables of Interest.

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The decrease of
one pound
yearly at 7
per Cent.

1	0.9345794
2	0.8734386
3	0.8162977
4	0.7628950
5	0.712985
6	0.6663419
7	0.6227454
8	0.5820055
9	0.5439333
10	0.5083488
11	0.4750923
12	0.4440114
13	0.4145639
14	0.3878167
15	0.3624455
16	0.3387341
17	0.3165739
18	0.2958634
19	0.2765078
20	0.2584186
21	0.2415127
22	0.2257128
23	0.2109465
24	0.1971462
25	0.1842487
26	0.1721950
27	0.1609299
28	0.1504017
29	0.1405623
30	0.1313666

The decrease of
one pound
yearly at 8
per Cent.

1	0.9259259
2	0.8573388
3	0.7938322
4	0.7350298
5	0.6805832
6	0.6301696
7	0.5834904
8	0.5402688
9	0.5002489
10	0.4631935
11	0.4288828
12	0.3971137
13	0.3676979
14	0.3404510
15	0.3152417
16	0.291804
17	0.2702689
18	0.2502490
19	0.2317120
20	0.2145482
21	0.1986557
22	0.1839405
23	0.1703152
24	0.1576993
25	0.1460179
26	0.1352017
27	0.1251868
28	0.1159137
29	0.1073275
30	0.0993773

Tables of Interest.

4c

Years.	The decrease of one pound yearly at 9 per Cent.
1	0.9174311
2	0.8416799
3	0.7721833
4	0.7084250
5	0.6499311
6	0.5962670
7	0.5470339
8	0.5018659
9	0.4604274
10	0.4224104
11	0.3875324
12	0.3555343
13	0.3261783
14	0.2992461
15	0.2745377
16	0.2518694
17	0.2310728
18	0.2119933
19	0.1944892
20	0.1784304
21	0.1636976
22	0.1501812
23	0.1377809
24	0.1264044
25	0.1158755
26	0.1063078
27	0.0975300
28	0.0894770
29	0.0820889
30	0.0753109

Years.	The decrease of one pound yearly at 10 per Cent.
1	0.9090909
2	0.8264462
3	0.7513148
4	0.6830134
5	0.6209213
6	0.5644739
7	0.5130581
8	0.4665073
9	0.4240976
10	0.3855432
11	0.3504935
12	0.3186308
13	0.2896643
14	0.2633312
15	0.2393920
16	0.2175291
17	0.1978446
18	0.1798587
19	0.1635079
20	0.1486436
21	0.1351305
22	0.1228459
23	0.1116781
24	0.1015255
25	0.0922959
26	0.0839054
27	0.0762776
28	0.0693433
29	0.0630394
30	0.0573085

Tables of Interest.

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The de-
crease of
one pound
yearly at 14
per Cent.

1	0.9009009
2	0.8116224
3	0.7311913
4	0.6586408
5	0.5933700
6	0.5345675
7	0.4815923
8	0.4338669
9	0.3908710
10	0.3521360
11	0.3172396
12	0.2858014
13	0.2574787
14	0.2319627
15	0.2089754
16	0.1882661
17	0.1696091
18	0.1528009
19	0.1376975
20	0.1240157
21	0.1111725
22	0.1006538
23	0.0905791
24	0.0816928
25	0.0735971
26	0.0663037
27	0.0597330
28	0.0538135
29	0.0484806
30	0.0436762

D

The de-
crease of
one pound
yearly at 12
per Cent.

1	0.8928571
2	0.7971937
3	0.7117952
4	0.6355314
5	0.5674387
6	0.5060417
7	0.4523586
8	0.4038916
9	0.3606175
10	0.3219099
11	0.2874820
12	0.2566802
13	0.229788
14	0.2045232
15	0.1826999
16	0.1631249
17	0.1456472
18	0.1300421
19	0.1161090
20	0.1036687
21	0.0925613
22	0.0826440
23	0.0737892
24	0.0658832
25	0.0588242
26	0.0525216
27	0.0468942
28	0.0418598
29	0.0373827
30	0.0333783

The direct use of these foregoing Tables under the second Head, is to shew what any sum of money due and payable at the end of any term of years, is worth in ready money, reckoning Interest upon Interest at any of the Rates before mentioned.

As for Example :

If the sum of 240 *l.* be due and payable seven years hence, what is it worth in ready money, accounting Interest upon Interest, at six per Centum ?

Look in the Table of six per Cent. against the seventh year, and you will finde that one pound is worth in ready money 0.6650568.

Then say by the Rule of Three,

l. *l.*
If 1 ——— 0.6650568 ——— 240

240

266022720

13301136

159.6136320

l. *s.* *d.*

Facit

159—12—3

And

the Tables of Interest. 51

And thus you may resolve any question of this nature at any of the Rates of Interest before mentioned.

And these kinde of Tables, as well as the former, may be prolonged to any number of years desired: For if the question be, What is 500*l.* due forty years hence worth in ready money at eight *per Centum*?

Take the number in your Table of eight *per Cent.* that standeth against the twentieth year (which is the half of forty) and multiply the same number by it self, the produ& will be the decrease of one pound in forty years.

Then multiply that number by 500, and the Produ& answereth the question.

The number in the said Table is .2145482; but you need not take above four of the said figures, to ease your Multiplication.

$$\begin{array}{r}
 .2145 \\
 .2145 \\
 \hline
 10725 \\
 8580 \\
 2145 \\
 4290 \\
 \hline
 4601025 \\
 \hline
 \hline
 \end{array}$$

And although there be but seven figures in the Product, yet you must make the number of places eight, because there are eight figures in the Fractions of your Multiplicand and Multiplier, and then it will stand thus,

.04601025

Then multiply by 500 500

23.00512500

l. s. d.

Facit 23—00—1

In

IN the next place we are to consider of the manner and way of calculating the Tables under the third Head; shewing what the present worth of one pound Annuity is for any number of years to come, according to the several Rates of Interest before mentioned; and first to begin with that of five *per Cent.*

The question in the first place is, *What is one pound due a year hence, worth in ready money?*

Ans^r. ----- 0.9523809

This is the first number of the former Table of five *per Cent.* and must be the first number of the ensuing Table.

Then for the second number; add the second number of the former Table shewing the decrease of one pound at five *per Cent.* to the first number thereof, and the sum of that Addition shall be your second number.

0.9523809
C. 9070294

1.8594103

D 3

Then

Then add the third number in the said Table to the last sum, and that shall be the third number in the Table.

1.8594103

8638375

 2.7232478

Then add the fourth number in the said Table to the last sum, and that shall be your fourth number, &c.

 Years

Tables of Interest.

5*

Years.	The present value of one pound annuity at 5 per Cent.
1	0.9523809
2	1.8594103
3	2.7232478
4	3.5459501
5	4.3294700
6	5.0755911
7	5.7853721
8	6.4632111
9	7.1078195
10	7.7217325
11	8.3064112
12	8.8632481
13	9.3935689
14	9.8986363
15	10.3795528
16	10.8377637
17	11.2740597
18	11.6895797
19	12.0853130
20	12.4622018
21	12.8211435
22	13.1629927
23	13.4885633
24	13.7986305
25	14.0939325
26	14.3751725
27	14.6430201
28	14.8981130
29	15.1410586
30	15.3724353

Years.	The present value of one pound annuity at 6 per Cent.
1	0.9433962
2	1.8333920
3	2.6730118
4	3.4651053
5	4.2123633
6	4.9173236
7	5.5823804
8	6.2097524
9	6.8016905
10	7.3600849
11	7.8808720
12	8.3838409
13	8.8526794
14	9.2949798
15	9.7122443
16	10.1058900
17	10.4772538
18	10.8275970
19	11.1581094
20	11.4699135
21	11.7040083
22	12.0415728
23	12.3033094
24	12.5303473
25	12.7833453
26	13.0031547
27	13.2105220
28	13.4061515
29	13.5907076
30	13.7648171

Years.	The present value of one pound annuity at 7 per Cent.	Years.	The present value of one pound annuity at 8 per Cent.
1	0.9345094	1	0.920259
2	1.808180	2	1.7832647
3	2.6243157	3	2.5770969
4	3.3872107	4	3.3121267
5	4.100196	5	3.9927099
6	4.7665335	6	4.6228795
7	5.3892879	7	5.2063499
8	5.9712938	8	5.7466387
9	6.5152271	9	6.2468876
10	7.0235759	10	6.7100811
11	7.4986682	11	7.1389039
12	7.9426796	12	7.5360776
13	8.3576435	13	7.9037755
14	8.7454602	14	8.2442365
15	9.1079057	15	8.5594782
16	9.4466398	16	8.8513686
17	9.7632137	17	9.1216375
18	10.0590771	18	9.3718865
19	10.3355849	19	9.6035985
20	10.5940035	20	9.8181467
21	10.8355162	21	10.0168024
22	11.0612290	22	10.2007429
23	11.2721755	23	10.3710581
24	11.4693217	24	10.5287574
25	11.6535704	25	10.0747753
26	11.8257654	26	10.8099770
27	11.9866953	27	10.9351638
28	12.1370970	28	11.0510775
29	12.2776593	29	11.1584050
30	12.4090259	30	11.2577823

Tables of Interest.

57

The present
value of one
pound annu-
ity at 9
per Cent.

1	0.9174311
2	1.7591110
3	2.5312943
4	3.2397193
5	3.889504
6	4.4859174
7	5.0329513
8	5.5348172
9	5.9952445
10	6.4176550
11	6.8051874
12	7.1607217
13	7.4869000
14	7.7861461
15	8.0605838
16	8.3127532
17	8.5438260
18	8.7558193
19	8.9503085
20	9.1287389
21	9.2924365
22	9.4426177
23	9.5803986
24	9.7068030
25	9.8226785
26	9.9287863
27	10.0266662
28	10.1168038
29	10.2007108
30	10.2797397

The present
value of one
pound annu-
ity at 10 per
Cent.

1	0.9090909
2	1.7355371
3	2.4868519
4	3.1658554
5	3.7907867
6	4.3552606
7	4.8684188
8	5.3349262
9	5.7590240
10	6.1445572
11	6.4950509
12	6.8136919
13	7.1033562
14	7.3666875
15	7.6060796
16	7.8237087
17	8.0215534
18	8.2014121
19	8.3649201
20	8.5135637
21	8.6485943
22	8.7715402
23	8.8832184
24	8.9847440
25	9.0770400
26	9.1609451
27	9.2372332
28	9.3065625
29	9.3696059
30	9.4270144

The present
value of one
pound annu-
ity at 11 per
Cent.

1	0.9009009
2	1.7125233
3	2.4437146
4	3.1023554
5	3.6957254
6	4.2302829
7	4.7118752
8	5.1457421
9	5.5366131
10	5.8887491
11	6.2059887
12	6.4917901
13	6.7492688
14	6.9812315
15	7.1902069
16	7.3784730
17	7.5480821
18	7.7008830
19	7.8385405
20	7.9625562
21	8.0742820
22	8.1749358
23	8.2656149
24	8.3473077
25	8.4209048
26	8.4872085
27	8.5469415
28	8.6007550
29	8.6492356
30	8.6929118

The present
value of one
pound annu-
ity at 12 per
Cent.

1	0.8928571
2	1.6900508
3	2.4018460
4	3.0373774
5	3.6048161
6	4.1114578
7	4.5638164
8	4.9677080
9	5.3282255
10	5.6503054
11	5.9377874
12	6.1944677
13	6.4236465
14	6.6282704
15	6.8109703
16	6.9740952
17	7.1197424
18	7.2497845
19	7.3658935
20	7.4695622
21	7.5621235
22	7.6447675
23	7.7185567
24	7.7844399
25	7.8432641
26	7.8967857
27	7.9426799
28	7.9845497
29	8.0219334
30	8.0553117

Use of Tables of Interest. 59

Thus we have finished the Tables under the third Head; shewing what one pound Annuity for any number of years under 31 is worth in ready money; whereby the value of any greater Annuity may easily be found.

As for Example :

What is 35 l. per annum for 25 years, worth in ready money at eight per Cent.

In the Table of eight per Cent. against the twenty fifth year you finde the value of one pound per annum to be 10.6747753, therefore 35 l. per annum mult be worth 35 times the said sum.

$$\begin{array}{r} 10.6747753 \\ 35 \end{array}$$

$$\begin{array}{r} 533738765 \\ 320243259 \end{array}$$

[Facit $\underline{\underline{373.6171355}}$

What

What is 200 l. per annum for 30 years, worth in ready money at ten per Cent.

$$\begin{array}{r} 9.4269144 \\ 200 \end{array}$$

$$\text{Facit} \text{---} 1885.3828800$$

What is 40 l. per annum for ten years, worth in ready money at six per Cent.

$$\begin{array}{r} 7.3600849 \\ 40 \end{array}$$

$$294.433960$$

THe next Head to be considered of, are Tables shewing the value of one pound Annuity, the money being all forborn till the term be expired, and then to pay the purchase-money all together.

And these Tables are to be gathered out of the Tables shewing the increase of one pound yearly, reckoning Interest upon Interest, at the several rates before mentioned.

the Tables Interest. 6r

As in the former Tables, so here likewise I shall begin with that of five per Cent.

One pound Annuity to be paid for at one years end, is ————— } 1.0000000

One pound Annuity to be paid for at two years end, is 2 l. and the Interest of one pound for a year ————— } 2 0500000

One pound Annuity to be paid for at three years end, is 3 l. and the Interest of the last sum for a year. ————— } 3.1525000

One pound Annuity to be paid for at four years end, is 4 l. and the Interest of the last sum for a year, &c. ————— } 4 3101250

So that the first number of the Table of the increase of 1 l. being added to 1 l. maketh the second number of this Table: The second number of the former Table added to the second number of this, maketh the third number: And the third thereof added to this third, maketh the fourth, &c.

Years.

5. The value of 1 l. annuity, to be paid at the end of it

1	1.0000000
2	2.0500000
3	3.1525000
4	4.3101250
5	5.5256312
6	6.8019127
7	8.1420083
8	9.5491087
9	11.0265641
10	12.5778923
11	14.2067869
12	15.9171262
13	17.7129824
14	19.5986315
15	21.5785630
16	23.6574911
17	25.8403655
18	28.1323839
19	30.5390031
20	33.0659532
21	35.7192509
22	38.5052134
23	41.4304741
24	44.5019978
25	47.7270977
26	51.1134526
27	54.6691252
28	58.4025815
29	62.3227106
30	66.4388461
31	70.7607884

6. The value of 1 l. annuity, to be paid at the end of it

1	1.0000000
2	2.0600000
3	3.1836000
4	4.3746161
5	5.6370929
6	6.9753184
7	8.3938375
8	9.8974677
9	11.4913157
10	13.1807945
11	14.9716422
12	16.8699407
13	18.8821371
14	21.0150653
15	23.2759692
16	25.6725273
17	28.2128789
18	30.9056516
19	33.7599907
20	36.7855902
21	39.9927256
22	43.3922852
23	46.0958266
24	50.8155762
25	54.8645108
26	59.1563815
27	63.7057644
28	68.5281103
29	73.6397969
30	79.0581847
31	84.8016758

Tables of Interest.

63

Years.	7. The value of 1 l. annu- ity, to be paid at the end hereof.
1	1.0000000
2	2.0700000
3	3.2149000
4	4.4399430
5	5.7507390
6	7.1532907
7	8.6540210
8	10.2598024
9	11.9779885
10	13.8164477
11	15.7835990
12	17.8884509
13	20.1406424
14	22.5504874
15	25.1290215
16	27.8880530
17	30.8402167
18	33.9990319
19	37.3789641
20	40.9954916
21	44.8651760
22	49.0057383
23	53.431400
24	58.1766698
25	63.2490367
26	68.6764693
27	74.4838222
28	80.6976898
29	87.3465281
30	94.4607851
31	102.0730401

Years.	8. The value of 1 l. annu- ity, to be paid at the end hereof.
1	0.0000000
2	2.0800000
3	3.2464000
4	4.5061120
5	5.8666009
6	7.3359289
7	8.9228032
8	10.6366274
9	12.4875576
10	14.4855622
11	16.6454871
12	18.9771260
13	21.4952969
14	24.2149206
15	27.1521145
16	30.3242836
17	33.7502262
18	37.4502942
19	41.4462636
20	45.7619646
21	50.4229217
22	55.4567554
23	60.8932958
24	66.7647594
25	73.1059401
26	79.9544152
27	87.3507681
28	95.3388298
29	103.9659361
30	113.2832109
31	123.3458677

Years.	9. The value of 1 l. annuity, to be paid at the end thereof.
1	1.0000000
2	2.0900000
3	3.2781000
4	4.5731288
5	5.9847104
6	7.5233343
7	9.2004344
8	11.0284535
9	13.0210361
10	15.1929293
11	17.5002929
12	20.1407193
13	22.9533840
14	26.0191886
15	29.3609156
16	33.0033980
17	36.9737038
18	41.3013372
19	46.0184570
20	51.1601188
21	56.7645295
22	62.8733372
23	69.5319376
24	76.7898120
25	84.7008951
26	93.3239757
27	102.7231336
28	112.9682157
29	124.1353552
30	136.3075372
31	149.5752156

Years.	10. The value of 1 l. annuity, to be paid at the end thereof.
1	1.0000000
2	2.1000000
3	3.3100000
4	4.6410000
5	6.1051000
6	7.7156100
7	9.4871710
8	11.4358881
9	13.5794769
10	15.9374245
11	18.5311669
12	21.3842835
13	24.5227119
14	27.9749831
15	31.7724814
16	35.9497295
17	40.5447024
18	45.5991726
19	51.1390899
20	57.2749989
21	64.0024888
22	71.4027387
23	79.5430136
24	88.4973160
25	98.3470486
26	109.1817545
27	121.0999210
28	134.2099151
29	148.6309087
30	164.4940016
31	181.9434938

Tables of Interest.

65

11. The value
of 1 *l.* annu-
ity, to be paid
at the end
thereof.

Years.	
1	1 00000000
2	2 11000000
3	3 3421000
4	4 7097317
5	6 2278014
6	7 91285 5
7	9 7832739
8	11 8594338
9	14 1639712
10	16 7220077
11	19 5614282
12	22 7131844
13	26 2116337
14	30 0949124
15	34 4053517
16	39 1899393
17	44 5008315
18	50 3959218
19	56 9394720
20	64 2028127
21	72 2651208
22	81 2142827
23	91 1478524
24	102 1741147
25	114 4132658
26	127 9987235
27	143 0785315
28	159 8172238
29	178 3971167
30	199 0207978
31	221 9130838

12. The value
of 1 *l.* annu-
ity, to be paid
at the end
hereof.

Years.	
1	1 00000000
2	2 12000000
3	3 3744000
4	4 7793280
5	6 3528473
6	8 1151889
7	10 0890114
8	12 2995926
9	14 7755555
10	17 5487339
11	20 6545817
12	24 1331312
13	28 0291666
14	32 3925990
15	37 2797104
16	42 7532751
17	48 8836675
18	55 7497069
19	63 4396710
20	72 0524307
21	81 6987215
22	91 5025671
23	104 6028741
24	118 1552179
25	133 3338429
26	150 3339029
27	169 3739701
28	190 6988453
29	214 5827055
30	241 3326289
31	271 2925431

Thus I have gone over the fourth Head of Tables, shewing the value of one pound Annuity to continue a certain number of years, and the purchase-money forborn until the Annuity ceaseth.

The use whereof you may the better understand by the following Question.

What will an Annuity of 25 *l.* payable yearly be augmented to in nine years, the purchase-money being all that time forborn, accounting Interest upon Interest at six *per Cent. per annum*?

Look in the foregoing Table of six *per Cent.* and against the ninth year, you will finde 11.4913157. which shews what one pound Annuity will amount to in that time: wherefore say by the Rule of Three,

If one pound Annuity forborn nine years is worth 11.4913157, what shall an Annuity of 25 *l.* a year be worth, being forborn the same time?

the Tables of Interest. 67

1 ——— 11.4913157 ——— 25
25

574565785
229826314

287.2828925

l. s. d.
Facit ——— 287 ——— 05 ——— 8 ferè.

A Gentleman putteth his Son Apprentice for seven years, and at the same time letteth an Annuity of 40 *l. per annum* for seven years, and to forbear the money till the time be expired, to raise a stock for his Son.

What will this 40 *l. per annum* amount to at the seven years end, accounting eight *per Cent.* Interest upon Interest?

In the Table of eight *per Cent.* I finde against the seventh year 8.9228032 to be the value of one pound Annuity forborn seven years.

Then

Then say by the Rule of Three:

$$\begin{array}{r}
 1 \text{ --- } 8.9228032 \text{ --- } 40 \\
 \text{---} 40 \\
 \text{---} 356.9121280 \\
 \text{---} \\
 \text{Facit --- } 356 \text{ --- } 18 \text{ --- } 03 \text{ fere}
 \end{array}$$

l. s. .d

And thus by the help of these foregoing Tables, you may resolve any question of this nature, accounting any of the rates of Interest before mentioned.

THe fifth Head of Tables comes next under consideration, and they are Tables shewing what Annuity one pound ready money will purchase for any number of years in the Table, according to the several rates of Interest before mentioned.

These Tables are more difficult in their calculation than any of the former, by reason of the great Divisions therein used; nevertheless I shall

(ac-

the Tables of Interest. 69

(according to my former method)
lay down the manner thereof: And
first I shall begin with that of five per
Cent.

And here you must look back to
the Table of five per Cent. under the
third Head, (*viz.*) A Table shewing
the present value of one pound An-
nuity: for the Numbers in that
Table must be your Divisors in the
calculation of this.

The manner is thus:

Let one pound with Cyphers be
your Dividend, and the first number
in the Table mentioned shall be your
Divisor, and the Quotient shall be the
first number of the ensuing Table.

Then divide one pound with Cy-
phers, by the second number in the
forementioned Table, and the Quo-
tient shall be your second Num-
ber.

Then divide one pound with Cy-
phers by the third number in the re-
cited Table, and the Quotient shall
be your third number in this; &c.

As

As for Example:

1.0000000000000000 (1.0500000
9523809

1.0000000000000000 (.5378049
1.8594103

1.0000000000000000 (.3672085
27232478

And so of the rest.

Then for the Table of six *per Cent.*
let the number in your Table shew-
ing the present value of one pound
Annuity at six *per Cent.* be your Di-
visor as before, and one pound with
Cyphers your Dividend.

1.0000000000000000 (1.0600069
9433962

1.0000000000000000 (.5454369
18333926.

Years

Tables of Interest.

71

5 per Cent.
What Annu-
ity i l. ready
money will
purchase.

1	1.0500000
2	0.5378049
3	0.3672085
4	0.2820118
5	0.2309748
6	0.1970175
7	0.1728198
8	0.1547212
9	0.1406901
10	0.1295046
11	0.1203889
12	0.1128254
13	0.1064559
14	0.1010240
15	0.0963423
16	0.0922699
17	0.0886991
18	0.0855377
19	0.0827450
20	0.0802426
21	0.0779961
22	0.0759705
23	0.0741368
24	0.0724709
25	0.0709525
26	0.0695643
27	0.0682919
28	0.0671225
29	0.0660455
30	0.0650515

6. per Cent.
What Annu-
ity i l. ready
money will
purchase.

1	1.0600000
2	0.5454369
3	0.3741098
4	0.2885915
5	0.2373966
6	0.2033626
7	0.1791350
8	0.1610359
9	0.1470222
10	0.1358679
11	0.1267929
12	0.1192770
13	0.1129601
14	0.1075849
15	0.1029638
16	0.0989521
17	0.0954448
18	0.0923473
19	0.0896209
20	0.0871846
21	0.0850046
22	0.0830456
23	0.0812785
24	0.0796790
25	0.0782267
26	0.0769044
27	0.0756972
28	0.0745926
29	0.0735756
30	0.0726489

7 per Cent.
What Annu-
ity 1 l. ready
money will
purchase.

1	1.0700000
2	0.5530919
3	0.3810517
4	0.2952281
5	0.2438907
6	0.2097958
7	0.1855532
8	0.1674678
9	0.1534865
10	0.1423775
11	0.1333570
12	0.1259020
13	0.1196508
14	0.1143450
15	0.1097946
16	0.1058576
17	0.1024252
18	0.0994126
19	0.0967530
20	0.0943930
21	0.0922890
22	0.0904058
23	0.0887140
24	0.0871890
25	0.0858105
26	0.0845611
27	0.0834258
28	0.0823920
29	0.0814487
30	0.0805865
31	0.0798023

8 per Cent.
What Annu-
ity 1 l. ready
money will
purchase.

1	1.0800000
2	0.5607692
3	0.3880335
4	0.3019208
5	0.2504565
6	0.2163154
7	0.1920724
8	0.1740148
9	0.1600797
10	0.1490295
11	0.1400763
12	0.1326950
13	0.1265281
14	0.1212969
15	0.1168295
16	0.1129768
17	0.1090294
18	0.1057021
19	0.1041276
20	0.1018522
21	0.0998313
22	0.0980321
23	0.0964222
24	0.0949780
25	0.0936800
26	0.0925071
27	0.0914481
28	0.0904889
29	0.0896185
30	0.0888274
31	0.0880546

Tables of Interest.

73

9 per Cent.
What Annu-
ity 1 L. ready
money will
purchase.

1	1.0900000
2	0.5684689
3	0.3950548
4	0.3086687
5	0.2570925
6	0.2229198
7	0.1986905
8	0.1806744
9	0.1667988
10	0.1558201
11	0.1469467
12	0.1356507
13	0.1335666
14	0.1284332
15	0.1240589
16	0.1202999
17	0.1170440
18	0.1142123
19	0.1117300
20	0.1093455
21	0.1076160
22	0.1059050
23	0.1043819
24	0.1030226
25	0.1018063
26	0.1007159
27	0.0997357
28	0.0988543
29	0.0980584
30	0.0973397
31	0.0967105

E

10 per Cent.
What Annu-
ity 1 L. ready
money will
purchase.

1	1.1000000
2	0.5761905
3	0.4021150
4	0.3154708
5	0.2637975
6	0.2295070
7	0.2054055
8	0.1874440
9	0.1736410
10	0.1627450
11	0.1539645
12	0.1467533
13	0.1407790
14	0.1357462
15	0.1314750
16	0.1278166
17	0.1246541
18	0.1219302
19	0.1195469
20	0.1174596
21	0.1156244
22	0.1140051
23	0.1125718
24	0.1112598
25	0.1101681
26	0.1091584
27	0.1082579
28	0.1074517
29	0.1067281
30	0.1060794
31	0.1054652

Years.	11 per Cent. What Annu- ity 1 l. ready money will purchase.
1	1.1100000
2	0.5839336
3	0.4092130
4	0.3223253
5	0.2705828
6	0.2363905
7	0.2122446
8	0.1943354
9	0.1806158
10	0.1698153
11	0.1611346
12	0.1544407
13	0.1481635
14	0.1432412
15	0.1390789
16	0.1355293
17	0.1324839
18	0.1298552
19	0.1275747
20	0.1255878
21	0.1238500
22	0.1223251
23	0.1209832
24	0.1197951
25	0.1187522
26	0.1178243
27	0.1170009
28	0.1162688
29	0.1156171
30	0.1150364

Years.	12 per Cent. What Annu- ity 1 l. ready money will purchase.
1	1.1200000
2	0.5916981
3	0.4163464
4	0.3292313
5	0.2774006
6	0.2432227
7	0.2191148
8	0.2013000
9	0.1876762
10	0.1769815
11	0.1684129
12	0.1614343
13	0.1556748
14	0.1508689
15	0.1468219
16	0.1433881
17	0.1404515
18	0.1379352
19	0.1357608
20	0.1338766
21	0.1322379
22	0.1308086
23	0.1295579
24	0.1284613
25	0.1274979
26	0.1266498
27	0.1259020
28	0.1252419
29	0.1246582
30	0.1241416

Thus much concerning the Tables under the fifth Head, (*viz.*) Tables shewing what Annuity one pound ready money will purchase, at any of the rates of Interest before mentioned.

The use whereof is to resolve questions of this nature :

A Gentleman having 450*l.* in ready money, wherewith he intendeth to purchase an Annuity for 25 years;

Quest. *What Annuity will the said 430 l. purchase for the said term of 25 years; reckoning eight per Cent. Interest?*

You shall finde in the foregoing Table of eight *per Cent.* against the twenty fifth year this sum 0.09368, which sheweth the Annuity which one pound ready money will purchase for so long time.

E 2

Then

Then say by the Rule of Three:

$$\begin{array}{r} l. \qquad \qquad \qquad l. \\ 1 \text{ --- } 0.09368 \text{ --- } 450 \\ \qquad \qquad \qquad 450 \end{array}$$

$$\begin{array}{r} 0.468400 \\ 03.7472 \end{array}$$

$$\begin{array}{r} 42.15600 \end{array}$$

$$\begin{array}{r} l. \qquad s. \qquad d. \\ Facit \text{ --- } 42 \text{ --- } 03 \text{ --- } 1, \&c. \end{array}$$

Again, what Annuity may I purchase for seven years with 325 $l.$ reckoning Interest at ten per Cent.

In the Table of ten per Cent. against the seventh year, you have this number, 0.2154055, shewing what Annuity one pound ready money will purchase.

Then in
se
to

the Tables of Interest 77
Then say by the Rule of Three,

l.	l.
1 ——— 0.205 4055 ———	325
	325
—————	
	10270275
	4108110
	6162165
—————	
	66.7567875
—————	
	l. s. d. farth.
Facit ———	66 ——— 15 ——— 1 ———

There are questions likewise of another nature resolvable by the foregoing Tables, (*viz.*) What annual payment will be equal to a sum of money due at present.

As for Example :

A Merchant oweth 500 l. and being not able to satisfy the same presently, he agreeth with his Creditor to pay the said sum with Interest at

E 3 six.

six per Cent. in seven years time, by equal yearly payments.

Quest. What must that yearly payment be?

Here, as before, look in the Table of six per Cent. and against the seventh number you have 0.179135.

Then say by the Rule of Three,

$$\begin{array}{r}
 1 \text{ --- } 0.179135 \text{ --- } 500 \\
 \phantom{1 \text{ --- } 0.179135 \text{ --- }} 500 \\
 \hline
 89567500 \\
 \hline
 \begin{array}{ccc}
 l. & s. & d. \\
 89 & 11 & 4
 \end{array}
 \end{array}$$

Facit — 89 — 11 — 4

These foregoing Tables may serve for the resolving of all manner of questions concerning the forbearance of monies; payment upon rebate; the value of Leases, Annuities, Pensions, &c. that are to be paid yearly.

And although some very well-accomplisht Artists in this Excellent Science, have set forth another Head of Tables, shewing what yearly payments will be equal to any sum of money.

the Tables of Interest. 79

by money due and payable at the end
pay. of certain years to come; I judge it
able not worth my labour to calculate a-
nth another Sett of Tables upon that ac-
compt; and that for these two Rea-
sons:

First, because it is rarely known,
That a man who is to pay a certain
sum of money four, or five, or seven
years hence, will begin to pay the
same presently by annual payments.
Though such cases may happen, they
are not frequent.

Secondly, if any such case shall
happen, the question may be resol-
ved (with a little pains) by means of
the foregoing Tables.

As for Example:

*What annual payment will be equal
to 450 l. due five years hence, account-
ing Interest upon Interest at six per
Centum?*

First, see by the Table of the De-
crease of one pound yearly, what
450 l. due at the end of five years is
worth in ready money.

The Table of Decrease at six per
Cent. sheweth, that one pound due

E 4. five

80

The use of

five years hence is worth in ready money, 747258.

Then say by the Rule of Three, thus
l.

$$1 \text{ ————— } 747258 \text{ ————— } 450$$

l.

Facit 336.2661 ready mony.

Then look in the last Head of Tables, and you shall finde in that of six per Cent. that one pound ready mony will purchase an Annuity of .2373966.

Then say by the Rule of Three,

$$1 \text{ ————— } .2373966 \text{ ————— } 336.2661$$

.2373966

20175966

20175966

30263949

10087983

23538627

10087983

6725322

79.82842883526

l.

s.

d.

Facit ——— 79 ——— 16 ——— 7

What yearly payment is equal to 340 l.
due

the Tables Interest. 81

due at the end of seven years, reckoning
Interest upon Interest at eight per Cent.

First, See what 340 l. due seven
years hence is worth in ready money,
by the Table of Decrease, at eight
per Cent. l.

Facit — 198.3866.

Then look in the last Table at eight
per Cent. against the seventh year, and
you shall finde that one pound ready
money will purchase .1920724.

Then say by the Rule of Three,

If one pound ready money will
purchase .19207 (for you need not
take in all the figures) what Annuity
shall 198.3866 purchase for the same
time?

1 — .19207 — 198.3866

.19207

13887062

39677320

17854794

1983866

38.104114.262

l. s. d.

Facit — 38 — 02 — 11

This Answer may be proved by a
notable:

notable Table, (*viz.*) by the Table of eight *per Cent.* shewing the value of one pound Annuity to be paid at the end of seven years, where you shall finde the value to be 8.9228.

Then say by the Rule of Three,

$$1 \text{ ——— } 8.9228 \text{ ——— } 38.105.$$

$$38105$$

$$446140$$

$$892280$$

$$713824$$

$$267684$$

$$340.003294$$

Facit — 340%.

Where note, that the Decimal Fraction which remains over and above the 340%. (being about three farthings) ariseth by reason that there is one Unite added to the last figure of your Multiplier; for in the former Product, it is but 4, and there it is made 5, of purpose to bring out your Product fully: for if you had multiplied by all the thirteen figures in the former Product without adding,

ding a Unite to the last figure, your Product would have been something short of 340 *l.* though not any thing considerable. So that in such Multiplications it is most convenient to add a Unite unto the last figure (which you make use of) in the Fraction.

Here followeth some Directions for the use of the Tables under the first Head, (viz.) Tables of Interest upon Interest, or what one pound will amount to at the end of a certain number of years.

BY which Tables alone, or by any one of them (for the same rate of Interest) all the foregoing Questions, and any others of the like nature, may be resolved without any of the other Tables contained under the other four Heads.

Which Tables are calculated and set down onely for the more ready resolving of Questions, and not out of any absolute necessity thereof; for the Table of Interest upon Interest is the ground and basis of all the other Tables.

the ground and basis of all the other Tables. Therefore let the Question be,

First, What any sum of money, being put forth at Interest upon Interest, will amount unto in any number of years.

Secondly, What any sum of money due a certain number of years to come, is worth in ready money.

Thirdly, What any Annuity to continue a certain number of years, is worth in ready money.

Fourthly, What any Annuity to continue a certain number of years, is worth to be paid for at the end or expiration of the Annuity.

Fifthly, What Annuity for a certain number of years, any sum of ready money will purchase.

Or, *Sixthly*, What yearly payment will be equal to any sum of money due a certain number of years to come.

All or any of these, may be resolved by the Table of Interest upon Interest onely, if you will observe the following Directions. I shall for instance sake, make use onely of the Table.

85

er
on
y,
n-
n-
o-
to
to
s,

1

S,
Or

of

11

2.

e:
e:

Years.	At 6 per Cent. The increase of 1 l. yearly.
1	1.0600000
2	1.1236000
3	1.1910160
4	1.2624769
5	1.3382255
6	1.4185191
7	1.5036302
8	1.5938480
9	1.6894789
10	1.7908476
11	1.8982985
12	2.0121964
13	2.1329282
14	2.2609039
15	2.3965581
16	2.5403516
17	2.6927727
18	2.8543391
19	3.0255995
20	3.2071354
21	3.3995636
22	3.6033374
23	3.8197496
24	4.0489346
25	4.2918707
26	4.5493829
27	4.8223459
28	5.1116856
29	5.4183878
30	5.7434911
31	6.0880994
32	6.4533853
33	6.8405884
34	7.2510237

The same Question is propounded and answered before by means of the Table under the second Head, which is calculated for Questions of this nature, and resolveth them by Multiplication; but according to this last Rule, it must be done by Division: onely to ease your work, you may leave out the two last figures of your Divisor, as in the Example above.

If 325 *l.* be due and payable four years hence, how much readie money will countervail it?

Let the said sum be your Dividend, and the fourth number in the Table be your Divisor, the Quotient will be the Answer to the Question.

$$\begin{array}{r} 325.0000000000 \quad (257.4318 \\ 126247 \end{array}$$

$$\begin{array}{r} \text{Facit.} \quad \text{---} \quad \text{l.} \quad \text{s.} \quad \text{d.} \\ \text{---} \quad 257 \quad \text{---} \quad 8 \quad \text{---} \quad 7 \quad \text{---} \end{array}$$

Thus you see how questions that do properly belong to the second Head of Tables, may be resolved by this Table alone.

In the next place, What is 40 *l.* per annum

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annum for ten years worth in ready money at six per Centum?

This question, and all others of the same nature, may likewise be resolved by the said Table of Interest upon Interest, thus :

The question being for ten years,
First, substra& one Integer from the
tenth number in the Table, and the
remainder will be .7908476.

Secondly, multiply the same by 100, which is done by adding two Cyphers thereunto, then it will stand thus, 790847600.

Thirdly, divide that number by the rate of Interest, which is fix.

790847500 (131807933)
 6866 6666

Fourthly, multiply that Quotient by the Annuity, which is 40 l.

131807933
40
5272317320

Fifthly,

Fifthly, this Product shall be your Dividend, and the tenth number in the said Table your Divisor; the Quotient will be the answer to the Question. *l.*

5272317320.000000 (294 4034.
17908476

l. *s.* *d.*
Facit — 294 — 08 — 00

Again, What is 27 *l.* — 10 *s.* *per annum* for seventeen years worth in ready money at six *per centum*?

First, Look in the Table against the seventeenth year, there you have this number, 2.6927727. From this subtract one Integer, and the remainder will be, 1 6927727.

Then add two Cyphers thereunto, and divide it by the rate of Interest, which is 6.

42 259522
2692772700 (282128783
66666666 27.5
1410643915
1974899481
564257566
77585395325

Then

the Tables of Interest. 91

Then multiply the Quotient by the Annuity, as you see, which is 27.5 and divide the Product by the number in your Table, the Quotient will be the answer to the Question.

$$\begin{array}{r} \text{L.} \\ 7758539532.500 \quad (288.124 \\ 26927727 \end{array}$$

This may suffice to shew that questions properly belonging to the third Head of Tables, may be resolved by the Table of Interest upon Interest alone.

And this Table is sufficient likewise to resolve questions that do properly belong to the fourth Head of Tables.

As for Example :

What is 35 *l. per annum* for seven years worth, the purchase-money being forborn till the end of the term, at six *per Cent*.

Questions of this nature are more easily resolved by the aforesaid Table than the questions last wrought :

For,

For, first, having subtracted (as before) one Integer from the number in your Table against the seventh year, add two Cyphers thereunto, and divide that number by the Interest, which is 6, and then multiply that Quotient by the Annuity, which is 35. and that Product is the answer to the question.

As for Example :

$$\begin{array}{r}
 25252444 \\
 503630200 \quad (83938366 \\
 \hline
 66666666 \quad 35 \\
 \hline
 419691830 \\
 251815098 \\
 \hline
 2937842810 \\
 \hline
 \begin{array}{ccc}
 l. & s. & d. \\
 293 & 15 & 8
 \end{array}
 \end{array}$$

Facit — 293 — 15 — 8

What is an Annuity of 17 *l. per annum* for fifteen years, worth to be paid for at the end of the said term, accounting six *per Cent.* Interest?

Observe the directions above, and the work is as followeth.

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$$\begin{array}{r}
 1143 \quad 4822 \\
 1398888100 \quad (232759683 \\
 888888888 \quad 17
 \end{array}$$

$$\begin{array}{r}
 1629317781 \\
 232759683
 \end{array}$$

$$\text{Facit} — 395.6914611$$

And thus you see the use and sufficiency of the said Table of Interest upon Interest, in reference to the resolving of all such manner of questions.

Now it remains to shew the use thereof, in the resolving of Questions which properly belong to the fifth Head of Tables, shewing what Annuity one pound ready money will purchase. As suppose the question were,

What Annuity will 500^l. purchase for one and twenty years, after the rate of six per Centum?

How may this and suchlike questions be resolved by means of the aforesaid Table onely?

Having (according to the former method)

method) subtracted one Integer from the number in the said Table, and added two Cyphers to the remainder, and divided the same by six (the rate of Interest) which is all done suddenly.

Then must you divide that Quotient by the number in the Table, and the new Quotient shall be your Divisor for the last work; and the purchase money being 500*l.* shall be your Dividend.

The work.

$$\begin{array}{r} 55524244 \\ 2399563688 \overline{) 399927266} \\ 666666666 \end{array}$$

Divide the said Quotient by the number in the Table, and the new Quotient will be, 11.7640683.

$$\begin{array}{r} 39992726600000000 \overline{) 11.7640683} \\ 33995636 \end{array}$$

Then lastly divide the purchase money, which is 500*l.* by this last Quotient, 11.7640683, and the Quotient of that division will be the answer

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Answer to the Question : but for ease of working, you may leave out the four last figures of your Divisor.

$$\begin{array}{r}
 36 \\
 58804 \\
 28442072 \\
 500.00000000 (42.5025 \\
 11.7644644 \\
 11766776 \\
 11787 \\
 21
 \end{array}$$

l. s.

Facit 42 -- 10 -- and better.

So that 500 l. ready money will purchase 42 l. ——— 10 s. ——— 0 d. per annum for one and twenty years, reckoning six per Cent.

What Annuity to endure five and twenty years, may be purchased with 875 l. ready money, accounting Interest upon Interest at six per Centum?

Observe the former directions, and the work will be thus.

The number in the Table, one Integer being subtracted, is 3.2918707.

$$\begin{array}{r}
 5323 \ 144 \\
 3291870700 (548645116 \\
 666666666
 \end{array}$$

Divide

Divide this quotient by the number in the Table against the five and twentieth year, and the Quotient will be as followeth.

$$\begin{array}{r} 548645116.00000 \quad (12.7833 \\ 42918707 \end{array}$$

Then divide the purchase-money, which is 875 *l.* by this last quotient, and the work is done.

$$\begin{array}{r} 622 \\ 57352 \\ 20800268 \\ 875.000000000 \quad (68.45 \\ 127833333 \\ 1278333 \\ 12788 \\ 127 \end{array}$$

Facit—68—09—00 *per an.*

Lastly, This Table of Interest upon Interest is likewise useful in resolving questions of another nature, (*viz.*)

What yearly payment, to begin presently, is equal to 600 *l.* due seven years hence?

The Rule for this and suchlike questions is as before. Subtract one Integer from the number in the Table,

the Tables of Interest. 97

Table, add two Cyphers, divide the same by the rate of Interest. And lastly, divide the purchase-money by that quotient, and the work is done.

As for Example :

$$\begin{array}{r} 2525244 \\ 503680200 \overline{) 83938366} \\ 66666666 \end{array}$$

This Quotient must be your Divisor; but you may leave out the three last figures, to ease the work.

$$\begin{array}{r} 1. \\ 600.0000000000 \overline{) 71.4813} \\ 83983 \end{array}$$

So that this Table alone, for this rate of Interest, will serve upon all occasions, if it be but well managed, and improved according to the foregoing directions.

How to resolve Questions of Annuities, Leases, &c. which are for longer time then is mentioned in the former Tables, which are onely for thirty or one and thirty years.

ANd if you will make use onely of the Table of Interest upon Interest, according to the former directions

rections, the observation of one short Rule will furnish you sufficiently for the business.

Therefore let the Question be; What is an Annuity of 80 l. per annum worth for sixty years, at six per Centum?

Take the thirtieth year of the Table (which is the one half of sixty) and multiply that number by the same number, the Product shall be the number for the sixtieth year.

The number against the thirtieth year in the Table is 5.7434911; but to shorten the work, you may cut off the three last figures, making the next figure, which is 4, to be 5, because you cut off a 9.

$$\begin{array}{r}
 5.7435 \\
 5.7434 \\
 \hline
 229740 \\
 172305 \\
 229740 \\
 372045 \\
 287175 \\
 \hline
 326872179 \quad (0)
 \end{array}$$

This

the Tables of Interest. 99

This number improved as hath been taught, will answer the Question.

The number you see is 32.6872179
One Unite subtracted—1.

There remains———31.6872179

Two ciphers added to it. 31687217900

Divide it by six, being the rate of Interest.

$$\begin{array}{r}
 4 \times 5522 \\
 31687217900 \quad (5281202983 \\
 66666 \quad 6666 \quad 80
 \end{array}$$

Multiplied by the Annuity,———
422496238640

Then divide this product by the number in the Table for the sixtieth year, and the quotient answereth the question.

422496238640.000 (1292.542
326872179

$$\begin{array}{r}
 \text{Facit} \quad \text{l.} \quad \text{s.} \quad \text{d.} \\
 \text{F } 2 \quad 1292 \quad 10 \quad 10 \\
 \text{Where}
 \end{array}$$

Where note, that the product of the Multiplication by 80, is taken for a whole number, and the Divisor (being the number for the sixtieth year of the Table) is likewise taken for a whole number; therefore (according to the Rule formerly given in Division) there will be four figures in the integral part of the Quotient.

Quest. What is 25 l. per annum worth for fifty years, reckoning six per Cent. Interest?

The number against the twentieth fifth year (in the Table of Interest upon Interest) being the half of fifty years, is 4.29187.

This must be multiplied by the same number, and the product will be the number for the fiftieth year.

$$\begin{array}{r}
 429187 \\
 429187 \\
 \hline
 3004309 \\
 3433496 \\
 429187 \\
 3862683 \\
 858374 \\
 \hline
 1716748 \\
 \hline
 18.420148 | 0969
 \end{array}$$

Sub.

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Subſtra& one Unite from the Integer, and add two Cyphers to the remainder, then divide by 6.

$$\begin{array}{r} 8 \quad 23 \\ \times 7.420 \times 4800 (290335800 \\ 66 \quad 6666 \end{array}$$

Multiply the Quotient by the Annuity 25 £.

$$\begin{array}{r} 290335800 \\ 25 \\ \hline 14516790 \\ 5806716000 \\ \hline 7258395000 \\ \hline \end{array}$$

Then divide this Product by the number in the Table for the fiftieth year, 18420148, and the quotient will be as followeth.

$$\begin{array}{r} 72583950. \quad \text{£.} \\ 184201 \quad (\text{Facit} \quad 394 \end{array}$$

The Fra&ion that will remain upon the Division is inconsiderable.

Quest. *What is 20 l. per annum for forty years worth, to be paid for all together at the end of the term, at six per Centum?*

Multiply the number against the twentieth year in the said Table of Interest upon Interest, by the same number, and the Product shall be the number for the fortieth year.

$$\begin{array}{r}
 3.2071 \\
 3.2071 \\
 \hline
 32071 \\
 224497 \\
 641420 \\
 96213 \\
 \hline
 110.28549041
 \end{array}$$

Then, as before is taught, subtract one Unite from the Integer, add two Cyphers to the Remainder, divide the same by the rate of Interest, then multiply the Quotient by the Annuity, and the work is done.

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3 43 2423
 82854804200 (154.75817350
 888888888888 20

 3095.16347000

Facit ——— 3095 l. — 3 s. &c.

For your further satisfaction in this particular, you may prove the certainty of the Rule given, by those numbers that are contained in the foregoing Table, shewing the increase of one pound yearly at six *per Cent*. Thus,

Take the number against the tenth year in the said Table, and multiply the same by it self, you shall finde the Product to make the twentieth number.

1.7908
 1.7908

 143264
 1611720
 125356
 17908

 3.20696464

 F 4

This

This Product differeth not the tenth part of a farthing from the twentieth number in the said Table; and the reason of that small difference is, because all the figures of the tenth number are not multiplied, the three last being cut off, to avoid tediousness.

Therefore it must necessarily follow, that if you multiply the twentieth number by its self, the Product will be the number for the fortieth year: and so the twenty fifth number multiplied by it self, produceth the fiftieth year.

And the Reason is clear: For, if one pound in twelve years becometh two pound, how much shall two pound increase unto in the same time?

$$\begin{array}{r}
 .1 \text{ ——— } 2 \text{ ——— } 2 \\
 \phantom{.1 \text{ ——— } 2 \text{ ——— }} 2 \\
 \hline
 \text{Facit. — } 4
 \end{array}$$

And this four pound in twelve years more will increase to eight pound, and this eight pound in twelve

twelve years more will increase to sixteen pound at the same rate of Interest, &c.

This Digression (concerning the Improvement of the Tables of Interest upon Interest, or the increase of one pound yearly) is set down for the instruction of those who delight in the study of this excellent Art, and are willing to dive into the secrets thereof. The other Tables being more easie and apt to resolve those Questions for which they were purposely calculated, and will serve for divers other Questions not hitherto mentioned in this Tract.

As for Example :

What is forty pound, after seven years, to continue one and twenty years, worth in ready money at eight *per Centum*?

Or what is a Lease of forty pound *per annum* for eight and twenty years worth in ready money, when as there is no Rent to be received the first seven years?

Look in the Table of eight *per Cent.* shewing the value of one pound Annuity, and set down first the num-

F. 5. ber

ber against the twenty eighth year;
which is, ————— 11.0510775.

Subtract the seventh }
number from it ——— } 5.2063699

Then multiply the re- }
mainder by the Annui- } 5.8447076
ty, and the work is done } 40

Facit 233 l. - 15 s. - 9 d. 233 7883040

*Quest. What is 55 l. per annum for
seven years in reversion after ten years,
worth in ready money at eight per Cen-
tum?*

Subtract the tenth year from the
seventeenth in the Table abovesaid,
Then multiply the remainder by the
Annuity, and the work is done.

91216375

6.7100811

2.4115564

55

120577820

120577820

132.6356020

l.

s.

d.

Facit — 132 — 12 — 8 — $\frac{1}{2}$

Quest.

Quest. What is 100 l. per annum for one and twenty years, and 120 l. per annum for seven years after the one and twenty years is expired, worth in ready money at ten per Cent.

Look in the Table shewing the value of one pound per annum at ten per Cent. and against the one and twentieth year, you shall find that one pound per annum is worth 8.6486943.

This number being multiplied by 100, sheweth the value of 100 l. for one and twenty years, which is 864.86943.

Then to find the value of the other part of the Question, (*viz.*) What is 120 l. per annum for seven years in reversion, after one and twenty years, worth in ready money?

First, Subtract the one and twentieth number in the said Table, out of the eight and twentieth number, then multiply the Remainder by 120 l. and that Product will be the Answer to the Second Part of the Question.

This.

The 28th number is---9.3065665

The 21th number is---8.6486943

0.6578722

The Multiplier-----120

131574440

65787220

The Product--78.9446640

The former sum }
added-----} 864.86943

Facit--943.8140940

Sometimes you may meet with questions of another nature, (*viz.*)

If a Landlord require 200 *l.* Fine for a Lease of one and twenty years, what is a Lease of the same Premises worth for fifteen years, supposing the rate of Interest to be ten *per Centum*?

Look in the Table shewing the present value of one pound Annuity at ten *per Cent.* thereby you may state the question upon the Rule of Three, Thus:

Let the number against the one and twentieth year be the first.

The fine, which is 200 *l.* the second.

And

the Tables of Interest 109

And the number against the fifteenth year the third: the quotient will be the answer to the question.

$$\begin{array}{r} 8.648 \text{ --- } 200 \text{ --- } 7.606 \\ 200 \\ \hline 1521.200 \end{array}$$

$$\begin{array}{r} 78 \times 83 \\ \times 0006 \times 68 \\ \hline 6564408528 \quad l. \\ \times 521.200000000 \quad (175.9019 \\ 8648888488 \\ 86444664 \\ 86688 \\ 8 \end{array}$$

$$\begin{array}{r} l. \quad s. \\ \text{Facit --- } 175 \text{ --- } 18 \text{ --- } \&c. \end{array}$$

Quest. If a Lease for seven years be worth, or is valued at 45 l. what shall a Lease for one and twenty years (of the same premises) be worth, accounting Interest at eight per Centum?

Look in the Table shewing the present value of one pound Annuity at eight per Cent. and then state the question upon the Rule of Three, Thus:

Let

Let the number against the seventh year be your first number.

Let your Fine, which is 45 *l.* be the second.

And the number against the one and twentieth year be your third number.

l.

5,2063 ——— 50 ——— 10.0168

45

500840

400672

450.7560

42

4007

411652

30140089

3428228003

480.75000000 (86.5789)

5200000000

52000000

520000

5222

58

l.

s.

d.

farth.

Facit ——— 86 ——— 11 ——— 6 ——— 3

And

the Tables of Interest. III

And thus you may resolve any other question of this nature, these two Examples being (I hope) sufficient for your direction.

And whereas it is commonly used to reckon the value of Leases of Houses and Lands by the yearly Rent thereof; saying, Such a Lease is worth so many years purchase: These Tables will stand you in stead upon this account likewise, reckoning Interest at any of the rates before mentioned.

As for Example :

How many years purchase is a Lease of Land worth which is to endure thirty years, reckoning Interest at five *per Centum*?

Look in the Table shewing the present value of one pound Annuity at five *per Cent.* and against the thirtieth year you have this number, 15.3724353, which is 15^{l.}..7 s..6 d. very near. And this sheweth how many years purchase such a Lease is worth by looking upon it; for the fifteen pound signifieth fifteen years purchase.

purchase, and five shillings of the seven shillings six pence signifieth one quarter of a year more, and the other two shillings six pence is half a quarter more then that. So that if the Rent betwenty pound *per annum*, the Lease for thirty years is worth as followeth.

l. s. d.

15 l. Multiplied by 20, is--300 00 00

5 s. Multiplied by 20, is--5 00 00

2s. 6d. Multiplied by 20, is--2 10 00

Facit ——— 307 10 00

How many years purchase is a Lease of one and twenty years worth at six *per Centum*?

Look in the Table shewing the value of one pound Annuity at six *per Cent.* and against the one and twentieth year you shall finde this number, 11.7640683, which telleth you upon sight thereof, that it is worth eleven years and three quarters of a years purchase.

So.

the Tables of Interest 113

So that if the Rent be eight pound
per annum, it is worth as followeth.

	<i>l.</i>	<i>s.</i>	<i>d.</i>
8 times 11 <i>l.</i> maketh—	88	00	00
8 times 15 <i>s.</i> maketh—	06	00	00
<i>Facit</i> —	94	00	00

How many years purchase is a
Lease of a House for fourteen years
worth at ten *per Centum*?

In the Table of ten pound *per Cent*,
the fourteenth number is 7.3666875,
which is seven pound seven shillings
and four pence, that is to say, seven
years four months and better. So
that if the Rent be forty pound *per*
annum, the purchase will be as fol-
loweth.

	<i>l.</i>	<i>s.</i>	<i>d.</i>
40 times 7 <i>l.</i> maketh--	280	00	00
4 months Rent is--	13	06	08
<i>Facit</i> —	293	06	08

Furthermore, if a certain sum of
money be demanded for a Lease, or
if

if the Landlord require so many years purchase for a Lease for certain years (which is very ordinary and common) these Tables will shew you what rate of Interest he alloweth you for your money.

As for Example :

Suppose a Lease for one and twenty years be to be sold, and the Landlord requireth nine years purchase for the same ; What Interest doth he allow you for your money ? It matters not what the Rent is, but let it be what it will, he will have nine years Rent for the purchase.

In this case, look over the Tables shewing the present value of one pound Annuity, against the one and twentieth year, and see whose one and twentieth number cometh to nine pound, or nearest thereunto? and the Title of that Table sheweth you the rate of the Interest allowed.

Now in looking over those Tables, you shall finde that the Table of nine *per Cent.* cometh nearest the sum :
There.

the Tables of Interest. 114

Therefore the rate of Interest allowed for your money in that bargain, is about nine *per Cent*.

Again, if a Landlord demand 400 *l.* for a Lease of thirty years, the yearly Rent being 40 *l.* what Interest doth he allow the purchaser for his money?

First, see how many years purchase this is, which is done by dividing the sum demanded, which is 400 *l.* by the Annuity or yearly Rent, which is 40 *l.*

$$400 \div 40 = 10$$

$$40$$

This Quotient being 10, sheweth that it is ten years purchase; therefore look over the aforesaid Tables, shewing the present value of one pound Annuity, till you finde that Table which against the thirtieth year hath the nearest sum to 10 *l.* and the Title thereof sheweth the rate of Interest allowed in that bargain, which you will finde to be the Table of nine *per Centum*. And thus you may do for any other of this Nature.

Sup

Suppose a Lease of a House where in is nineteen years to come, and the Rent 20 *l. per annum*, be to be sold for 185 *l.* what rate of Interest is allowed?

First (as before) divide the purchase-money by the yearly Rent.

$$\begin{array}{r} 185 \text{ } (9\frac{1}{4}) \\ 20 \end{array}$$

This Quotient sheweth it is nine years and a quarters purchase, or 9 *l.* — 5 *s.* Therefore look in the aforesaid Tables against the nineteenth year, till you finde the nearest sum to 9.25000, and the Title of that Table sheweth the rate of Interest.

In searching you shall finde the Table of eight *per Cent.* giveth 9 *l.* — 12 *s.* and the Table of nine *per Cent.* giveth but 8 *l.* — 19 *s.* one being too much, and the other too little, sheweth the Interest allowed to be betwixt eight *per Cent.* and nine *per Cent.*

Much

Much more might be added of this nature, in respect of half yearly and quarterly payments, which would have swelled the Book into a greater Volume; which payments (in respect or comparison of yearly) are so inconsiderable, that I thought it not worth my time nor your study: For you shall hardly find a purchaser that will advance his purchase-money the more, because he is to receive the Annuity half-yearly or quarterly.

15 Dec

Then

TABLES
OF
REBATE
OR
DISCOMPT

At 6 per Cent.

From 1 to 36 Months.
From 1 shilling to 1000*l*.



The Use of the following Tables for Rebate or Discount of Money after the rate of six per Cent. per annum, from one to 36 Moneths.

Quest. 1. **T**Here is a man oweth me 500 l. to be paid at the expiration of three and twenty Moneths: I demand what sum of money he is to pay me presently, allowing him six per Centum?

Ans^r. If you look into the Table for three and twenty Moneths in the top-Column, and carry your finger downwards till it come just opposite to 500 l. in the first Column (intituled *Principal*) you will finde that $l. 448-8-7-\frac{1}{4}$ will pay that sum; and so of any other sum.

Quest.

Quest. 2.

*What sum of money will pay
1469 l. discompted for nineteen
Moneths, after the rate of six per
Centum?*

Principal.

l. 1000: l. 913: 4: 10: 082

l. 400: l. 365: 5: 11: 232

l. 69: l. 54: 15: 10: 684

l. 9: l. 8: 4: 4: 604

l. 1469: l. 1341: 11: 600

Facit l. 1341: 11: $\frac{1}{2}$

Quest.

Quest. 3.

*What sum of money will pay
l. 684: 17: discompted for four
and twenty Moneths after the
rate of six per Centum?*

l. 600:	l. 535: 14: 3:	428
l. 80:	l. 71: 8: 6:	857
l. 4:	l. 3: 11: 5:	142
l. : 10:	l. : 8: 11:	142
l. : 7:	l. : 6: 3:	

l. 684: 17: l. 611: 9: 5: 569

Facit l. 611: 9: 5: $\frac{1}{2}$

G

1 Monethⁿ

Pounds.	1 Moneth.				2 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		19	10	3		19	9	2
10	9	10			9	18		
100	99	10		2	99		2	1
1000	995		5	3	990	1	11	3
2	1	19	9	2	1	19	7	
20	19	18			19	16		1
200	199		1		198		4	3
2000	199		11	3	1980	3	11	2
3	2	19	8	1	2	19	4	3
30	29	17			29	14		2
300	298	10	1	3	297		7	1
3000	2985	1	5	3	2970	5	11	1
4	3	19	7		3	19	2	1
40	39	16			39	12		3
400	398		2	1	396		9	2
4000	3980	1	11	3	3960	7	11	
5	4	19	6		4	19		
50	49	15		1	49	10	1	
500	497	10	2	3	495		11	3
5000	4975	2	5	3	4950	9	10	3
6	5	19	4	3	5	18	9	2
60	59	14		1	59	8	1	1
600	597		3	2	594	1	2	1
6000	5970	2	11	3	5940	11	10	2

Tables of Rebate. 123

Pounds	1 Moneth.				2 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
7	6	19	3	2	6	18	7	1
70	69	13		1	69	6	1	2
700	690	10	4		693	1	4	2
7000	6965	3	5	3	693	13	10	1
8	7	19	2	1	7	18	4	3
80	79	12		1	79	4	1	3
800	796		4	3	792	1	7	
8000	7960	3	11	3	7920	15	10	
9	8	19	1	1	8	18	2	2
90	89	11		2	89	2	2	
900	893	10	5	1	894	1	9	1
9000	8955	4	5	1	8910	17	9	1
10000	9950	4	11	1	9900	19	9	2

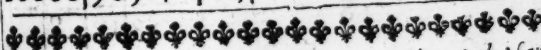
Shill.				<i>s.</i>	<i>d.</i>	<i>far</i>				
1					11	3			11	3
2				1	11	3			111	3
3				2	11	3			211	2
4				3	11	3			311	2
5				4	11	2			411	1
6				5	11	2			511	1
7				6	11	2			611	
8				7	11	2			711	
9				8	11	1			810	3
10				9	11	1			910	2

Pounds.	3 Monerhs.					4 Monerhs.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>		<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		19	8	1			19	7	1
10	9	17		2		9	16		3
100	98	10	5	1		98		9	1
1000	985	4	5			980	7	10	
2	1	19	4	3		1	19	2	2
20	19	14	1			19	12	1	3
200	197		10	2		196	1	6	3
2000	1970	8	10	1		1960	15	8	
3	2	19	1	1		2	18	9	3
30	29	11	1	2		29	8	2	3
300	295	11	3	3		294	2	4	
3000	2955	13	3	2		2941	3	6	1
4	3	18	9	3		3	18	5	
40	39	8	2			39	4	3	3
400	394	1	9	1		392	3	1	2
4000	3940	17	8	3		3921	11	4	1
5	4	18	6	1		4	18		1
50	49	5	2	2		49		4	2
500	492	12	2	2		490	3	11	
5000	4926	2	2			4901	19	2	2
6	5	18	2	2		5	17	7	3
60	59	2	3			58	16	5	2
600	591	2	7	3		588	4	8	1
6000	5911	6	7			5882	7		2

Tables of Rebate.

225

Pounds	3 Moneths.				4 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
7	6	17	11		6	17	3	
70	68	19	3	2	68	12	6	2
700	689	13	1		686	5	5	3
7000	6896	11		1	6862	14	10	3
8	7	17	7	2	7	10	10	1
80	78	16	4	1	78	8	7	2
800	788	3	6	2	784	6	3	1
8000	7881	15	5	2	7843	2	8	3
9	8	17	4		8	16	5	2
90	88	13	4	3	88	4	8	1
900	886	13	11	3	882	7		2
9000	8866	19	10	3	8823	10	7	
10000	9852	4	4		9803	18	5	



Shill.	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		11	3		11	3
2	1	11	2	1	11	2
3	2	11	1	2	11	1
4	3	11	1	3	11	
5	4	11		4	10	3
6	5	10	3	5	10	2
7	6	10	3	6	10	1
8	7	10	2	7	10	
9	8	10	1	8	9	3
10	9	10		9	9	2

Pounds.	5 Moneths.				6 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		19	6			19	5	
10	9	15	1	1	9	14	2	
100	97	11	2	2	97	1	8	3
1000	975	12	2	1	970	17	5	2
2	1	19		1	1	18	10	
20	19	10	2	3	19	8	4	
200	195	2	5	1	194	3	5	3
2000	1951	4	4	2	1941	14	11	1
3	2	18	6	1	2	18	3	
30	29	5	4	1	29	2	6	1
300	292	13	7	3	291	5	2	3
3000	2926	16	7		2912	12	5	
4	3	18		2	3	17	8	
40	39		5	3	38	16	8	1
400	390	4	10	2	388	6	11	3
4000	3902	8	9	1	3883	9	10	3
5	4	17	6	2	4	17	1	
50	48	15	7	1	48	10	10	1
500	487	16	1		485	8	8	3
5000	4878		11	2	4854	7	4	
6	5	17		3	5	16	6	
60	58	10	8	3	58	5		2
600	585	7	3	3	582	10	5	
6000	5853	13	2		5825	4	10	1

Tables of Rebate.

127

Pounds	5 Moneths.				6 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
7	6	16	7		6	15	12	
70	68	5	10		67	19	2	2
700	682	18	6	I	679	12	2	3
7000	6829	5	4	I	6796	2	3	3
8	7	16	I		7	15	4	
80	78		II	2	77	13	4	3
800	780	9	9		776	13	II	3
8000	7804	17	6	3	7766	19	9	2
9	8	15	7	I	8	14	9	
90	87	16	I		87	7	6	3
900	878		II	2	873	15	8	I
9000	8780	9	9		8737	17	3	I
10000	9756	I	II	I	9708	14	9	

Shill.	<i>s.</i>	<i>d.</i>	<i>far</i>		<i>s.</i>	<i>d.</i>	<i>far</i>	
I		II	3			II	2	
2	I	II	I		I	II	I	
3	2	II			2	10	3	
4	3	10	3		3	10	2	
5	4	10	2		4	10	I	
6	5	10			5	9	3	
7	6	9	3		6	9	2	
8	7	9	2		7	9		
9	8	9	I		8	8	3	
10	9	9			9	8	2	

Pounds.	7 Moneths.				8 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d. far</i>		<i>l.</i>	<i>s.</i>	<i>d. far</i>	
1		19	3	3		19	2	3
10	9	13	2	3	9	12	3	2
100	96	12	4	1	96	3		3
1000	966	3	8		961	10	9	
2	1	18	7		1	18	5	2
20	19	6	5	2	19	4	7	1
200	193	4	8	3	192	6	1	3
2000	1932	7	4		1923	1	6	1
3	2	17	11	2	2	17	8	1
30	28	19	8	2	28	16	11	
300	289	17	1		288	9	2	3
3000	2898	11			2884	12	3	2
4	3	17	3	2	3	16	11	
40	38	12	11	1	38	9	2	3
400	386	9	5	2	384	12	3	2
4000	3864	14	8		3846	3		3
5	4	16	7	1	4	16	1	3
50	48	6			48	1	6	1
500	483	1	10		480	15	4	2
5000	4830	18	4	1	4807	13	10	
6	5	5	11	1	5	15	4	2
60	57	9	15		57	13	10	
600	579	14	12	1	576	18	5	2
6000	5797	2		1	5769	4	7	1

Tables of Rebate.

129

Pounds.	7 Moneths.				8 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
7	6	15	3		6	14	7	1
70	67	12	7	3	67	6	1	3
700	676	6	6	3	673	1	6	1
7000	6763	5	8	1	6730	15	4	2
8	7	14	7		7	13	10	
80	77	5	10	3	76	18	5	2
800	772	18	11		769	4	7	1
8000	7729	9	4	2	7692	6	1	3
9	8	13	10	3	8	13		3
90	86	19	1	2	86	10		
900	869	11	3	2	865	7	8	1
9000	8695	13		2	8653	16	11	
10000	9661	16	8	2	9615	7	8	1



Shill.	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		11	2		11	2
2		1	11		1	11
3		2	10		2	10
4		3	10		3	10
5		4	9		4	9
6		5	9		5	9
7		6	9		6	8
8		7	8		7	8
9		8	8		8	7
10		9	7		9	7

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Pounds.	9 Moneths.				10 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		19	1	2		19		2
10	9	11	4	2	9	10	5	2
100	95	13	10	2	95	4	9	
1000	956	18	9		952	7	7	1
2	1	18	3	1	1	18	1	
20	19	2	9	1	19		11	1
200	191	7	9		190	9	6	1
2000	1913	17	6		1904	15	2	3
3	2	17	4	3	2	17	1	2
30	28	14	1	3	28	11	5	
300	287	1	7	2	285	14	3	1
3000	2870	16	3		2857	2	10	1
4	3	16	6	2	3	16	2	1
40	38	5	6	2	38	1	10	3
400	382	15	6		380	19		2
4000	3827	15		1	3809	10	5	2
5	4	15	8	1	4	15	2	3
50	47	16	11	1	47	12	4	2
500	478	9	4	2	476	3	9	2
5000	4784	13	9	1	4761	18	1	
6	5	14	9	3	5	14	3	1
60	57	8	3	3	57	2	10	1
600	574	3	3		571	8	6	3
6000	5741	12	6	1	5714	5	8	2

Tables of Rebate.

131

Pounds.	9 Moneths.				10 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
7	6	13	11	2	6	13	3	3
70	66	19	8	2	66	13	3	3
700	6	9	17	1 2	666	13	3	3
7000	6698	11	3	2	6666	13	3	3
8	7	13	1	1	7	12	4	2
80	76	11	1	1	76	3	9	2
800	76	11			761	18	1	
8000	7655	10		2	7619		11	1
9	8	12	2	3	8	11	5	
90	86	2	5	3	85	14	3	1
900	861	4	10	2	857	2	10	1
9000	8612	8	9	2	8571	8	6	3
10000	9569	7	6	2	9523	16	2	1

Shill.	<i>s.</i> <i>d.</i> <i>far</i>			<i>s.</i> <i>d.</i> <i>far</i>		
	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		11	1		11	1
2		11	3	1	10	3
3		2	10	2	10	1
4		3	9	3	9	3
5		4	9	4	9	
6	5	8	3	5	8	2
7	6	8	1	6	7	3
8	7	7	3	7	7	1
9	8	7	1	8	6	3
10	9	6	3	9	6	1

Pounds.	11 Months.				12 Months.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1			11	1		18	10	1
10	9	9	0	3	9	8	8	
100	94	15	8	3	94	6	9	2
1000	947	17	4		943	7	11	
2		7	10	3	1	17	8	3
20	18	19	1	3	18	17	4	1
200	189	11	5	2	188	13	7	
2000	1895	14	8	1	1886	15	10	
3	2	16	10	1	2	16	7	1
30	28	8	8	2	28	6		1
300	284	7	2	1	283		4	2
3000	2843	12		1	2830	3	9	1
4	3	15	9	3	3	15	5	2
40	37	18	3	2	37	14	8	2
400	379	2	11	1	377	7	2	
4000	3791	9	4	2	3773	11	8	1
5	4	14	9	1	4	14	4	
50	47	7	10	1	47	3	4	3
500	473	18	8		471	13	11	2
5000	4739	6	8	3	4716	19	7	1
6	5	13	8	3	5	13	2	1
60	56	17	5	1	56	12		3
600	568	14	4	3	566		9	
6000	5687	4		3	5660	7	6	2

Tables of Rebate.

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11 Moneths.

Pounds.	l.	s.	d.	far.
7	6	12	8	1
70	66	7		
700	663	10	1	2
7000	6635	1	5	
8	7	11	7	3
80	75	16	7	
800	758	5	10	2
8000	7582	18	9	
9	8	10	7	1
90	85	6	1	3
900	853	1	7	1
9000	8530	16	1	1
10000	9478	13	5	2

12 Moneths.

l.	s.	d.	far.
6	12		3
66		9	
660	7	6	2
6603	15	5	2
7	10	11	1
75	9	5	
754	14	4	
7547	3	4	3
8	9	9	2
84	18	1	1
849	1	1	2
8490	11	3	3
9433	19	2	3



Shill.

	s.	d.	far.
1		11	1
2	1	10	3
3	2	10	
4	3	9	1
5	4	8	3
6	5	8	1
7	6	7	2
8	7	6	3
9	8	6	1
10	9	5	3

s.	d.	far.
	11	1
1	10	2
2	9	3
3	9	1
4	8	2
5	7	3
6	7	
7	6	2
8	5	3
9	5	

Pounds.	13 Moneths.				14 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		18	9	1		18	8	1
10	9	7	9	2	9	6	10	3
100	93	17	11		93	19	1	3
1000	938	13	4		934	11	7	
2	1	17	6	2	1	17	4	2
20	18	15	7		18	13	9	3
200	187	15	10	1	186	18	3	3
2000	1877	18	8		1869	3	2	
3	2	16	4		2	16		3
30	28	3	4	2	28		8	3
300	281	13	9	2	280	7	5	3
3000	2816	18		1	2803	14	9	
4	3	15	1	1	3	14	9	
40	37	11	2		37	7	7	3
400	375	11	8	3	373	16	7	2
4000	3755	17	4	1	3738	6	4	1
5	4	13	10	3	4	13	5	1
50	46	18	11	2	46	14	6	3
500	469	9	8		467	5	9	2
5000	4694	16	8	2	4672	17	11	1
6	5	12	8		5	12	1	3
60	56	6	9		56	1	5	3
600	563	7	7	1	560	14	11	1
6000	5633	16		2	5670	9	6	1

Tables of Rebate.

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13 Moneths.					14 Moneths.				
Pounds.	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	
7	6	11	5	1	6	10	10		
70	65	14	6		65	8	4	3	
700	657	5	6	1	654	4	1	1	
7000	6572	15	4	3	6542	1	1	1	
8	7	10	2	3	7	9	6	1	
80	75	2	4		74	15	3	3	
800	751	3	5	2	747	13	3	1	
8000	7511	14	8	3	7476	12	8	2	
9	8	9			8	8	2	2	
90	84	9	1	2	84	2	2	3	
900	845	1	4	3	841	2	5		
9000	8550	14	1		8411	4	3	2	
10000	9389	13	5		9345	15	10	2	



Shill.	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		11	1		11	
2	1	10	2	1	10	1
3	2	9	3	2	9	2
4	3	9		3	8	3
5	4	8	1	4	8	
6	5	7	2	5	7	1
7	6	6	3	6	6	2
8	7	6		7	5	2
9	8	5	1	8	4	3
10	9	4	2	9	4	

Pounds.	15 Moneths.				16 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		18	7	1		18	6	
10	9	6		2	9	5	2	
100	93		5	2	92	11	10	
1000	930	4	7	3	925	18	6	
2	1	17	2	2	1	17		1
20	18	12	1		18	10	4	1
200	186		11		185	3	8	1
2000	1860	9	3	2	1851	17		1
3	2	15	9	3	2	15	6	2
30	27	18	1	2	27	15	6	2
300	279	1	4	2	277	15	6	2
3000	2790	13	11	1	2777	15	6	2
4	3	14	5		3	14		3
40	37	4	2		37		8	3
400	372	1	10	1	370	7	4	3
4000	3720	18	7	1	3703	14		3
5	4	13		1	4	12	7	
50	46	10	2	3	46	5	11	
500	465	2	3	3	462	19	3	
5000	4651	3	3		4629	12	7	
6	5	11	7	2	5	11	1	1
60	55	16	3	1	55	11	1	1
600	558	2	9	1	555	11	1	1
6000	5581	7	10	3	5555	11	1	1

Tables of Rebate.

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Pounds.	15 Moneths.				16 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
7	6	10	2	3	6	9	7	2
70	65	2	3	3	64	16	3	2
700	651	3	3		648	2	11	2
7000	6511	12	6	2	6481	9	7	2
8	7	8	10		7	8	1	3
80	74	8	4	1	74	1	5	3
800	744	3	8	2	740	14	9	3
8000	7441	17	2	2	7407	8	1	3
9	8	7	5	1	8	5	7	3
90	83	14	5		83	6	7	3
900	837	4	2		833	6	7	3
9000	8372	1	10	1	8333	6	7	3
10000	9302	6	6		9259	5	2	



Shill.	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		11			11	
2	1	10	1	1	10	
3	2	9	1	2	9	1
4	3	8	2	3	8	1
5	4	7	3	4	7	2
6	5	6	3	5	6	2
7	6	6		6	5	3
8	7	5	1	7	4	3
9	8	4	1	8	3	3
10	9	3	2	9	3	

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Pounds.	17 Moneths.				18 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		18	5			18	4	
10	9	4	3	3	9	3	5	3
100	92	3	3	3	91	14	10	1
1000	921	13	2		917	8	7	1
2	1	16	10	1	1	16	8	1
20	18	8	7	3	18	6	11	2
200	184	6	7	2	183	9	8	2
2000	1843	6	4	1	1834	17	2	3
3	2	15	3	2	2	15		2
30	27	12	11	3	27	10	5	2
300	276	9	11	1	275	4	7	
3000	2764	19	6	1	2752	5	10	1
4	3	13	8	3	3	13	4	2
40	36	17	3	3	36	13	11	1
400	368	13	3	1	366	19	5	1
4000	3686	12	8	2	3669	14	5	3
5	4	12	1	3	4	11	8	3
50	46	1	7	3	47	17	5	
500	460	16	7		458	14	3	2
5000	4608	5	10	3	4587	3	1	1
6	5	10	7		5	10	1	
60	55	5	11	3	55		11	
600	552	19	10	3	550	9	2	
6000	5529	19		3	5504	11	8	3

Tables of Rebate.

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Pounds.	17 Moneths.				18 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
7	6	9		1	6	8	5	1
70	64	10	3	3	64	4	4	3
700	645	3	2	2	642	4		1
7000	6451	12	3		6422		4	1
8	7	7	5	2	7	6	9	1
80	73	14	7	3	73	7	10	2
800	737	6	6	2	733	18	10	3
8000	7373	5	5	1	7359	8	11	3
9	8	5	10	3	8	5	1	2
90	82	18	11	3	82	14	4	2
900	829	9	10	1	825	13	9	
9000	8294	18	7	1	8256	17	7	1
10000	9216	11	9	2	9174	6	2	3



Shill.	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		11			11	
2	1	10		1	10	
3	2	9		2	9	
4	3	8		3	8	
5	4	7	1	4	7	1
6	5	6	1	5	6	1
7	6	5	1	6	5	1
8	7	4	1	7	4	1
9	8	3	2	8	3	2
10	9	2	2	9	2	2

Pounds.	19 Moneths.					20 Moneths.				
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far.</i>		<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far.</i>	
1		18	3				18	2		
10	9	2	7	3		9	1	9	3	
100	91	6	5	3		90	18	2		
1000	913	4	10			909	1	9	3	
2	1	16	6	1		1	16	4	1	
20	18	5	3	2		18	3	7	2	
200	182	12	11	2		181	16	4	1	
2000	1826	9	8			1818	3	7	2	
3	2	14	9	2		2	14	6	2	
30	27	7	11	1		27	5	5	1	
300	273	19	5	1		272	14	6	2	
3000	2739	14	6			2727	5	5	1	
4	3	13		3		3	12	8	2	
40	36	10	7			36	7	3	1	
400	365	5	11			363	12	8	2	
4000	3652	19	4	1		3636	7	3	1	
5	4	11	3	3		4	10	10	3	
50	45	13	2	3		45	9	1		
500	456	12	5			454	10	10	3	
5000	4566	4	2	1		4545	9	1		
6	5	9	7			5	9	1		
60	54	15	10	2		54	10	10	3	
600	547	18	10			545	9	1		
6000	5479	9		1		5454	10	10	3	

Tables of Rebate.

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Pounds	19 Moneths.				20 Moneths.			
	l.	s.	d.	far	l.	s.	d.	far
7	6	7	10		6	7	3	1
70	63	18	6	1	63	12	8	2
700	639	5	4	2	636	7	3	1
7000	6392	13	10	3	6363	12	8	2
8	7	6	1	1	7	5	5	1
80	73	1	2		72	14	6	2
800	730	11	10	1	727	5	5	1
8000	7305	18	8	2	7272	14	6	2
9	8	4	4	2	8	3	7	2
90	82	3	10	2	81	16	4	1
900	821	18	4	1	818	3	7	2
9000	8219	3	6	2	8181	16	4	1
10000	9132	18	4	3	9090	18	2	

Shill.	s.	d.	far	s.	d.	far
1		10	3		10	3
2	1	9	3	1	9	3
3	2	8	3	2	8	2
4	3	7	3	3	7	2
5	4	6	3	4	6	2
6	5	5	3	5	5	1
7	6	4	2	6	4	1
8	7	3	2	7	3	1
9	8	2	2	8	2	
10	9	1	2	9	1	

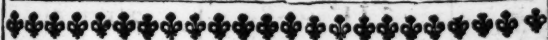
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Pounds.	21 Moneths.					22 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>		<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		18	1				18		
10	9		11	3		9		2	
100	90	9	11	1		90	1	9	2
1000	904	19	6	2		900	18		
2	1	16	2	1		1	16		1
20	18	1	11	3		18		4	1
200	180	19	10	3		180	3	7	
2000	1809	19	1			1801	16		1
3	2	14	3	2		2	14		2
30	27	2	11	3		27		6	1
300	271	9	10	1		270	5	4	3
3000	2714	18	7	2		2702	14		2
4	3	12	4	3		3	12		3
40	36	3	11	3		36		8	2
400	361	19	9	3		360	7	2	1
4000	3619	18	2	1		3603	12		3
5	4	10	5	3		4	10	1	
50	45	4	11	2		45		10	3
500	452	9	9	1		450	9		
5000	4524	17	8	3		4504	10	1	
6	5	8	7			5	8	1	1
60	54	5	11	2		54	1		3
600	542	19	8	2		540	10	9	2
6000	5429	17	3	1		5405	8	1	1

Tables of Rebate.

143

	21 Moneths.					22 Moneths.				
Pounds	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>		<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	
7	6	6	8	1		6	6	1	2	
70	63	6	11	2		63	1	3		
700	633	9	8			630	12	7	1	
7000	6334	16	9	3		6306	6	1	2	
8	7	4	9	2		7	4	1	2	
80	72	7	11	2		72	1	5	1	
800	723	19	7	2		720	14	4	3	
8000	7239	16	4	2		7207	4	1	2	
9	8	2	10	2		8	2	1	3	
90	81	8	11	2		81	1	7	1	
900	814	9	7			810	16	2	2	
9000	8144	15	11			8108	2	1	3	
10000	9049	15	5	2		9009		2		



Shill.	s.	d.	far	s.	d.	far
1		10	3		10	3
2	1	9	2	1	9	2
3	2	8	2	2	8	1
4	3	7	1	3	7	1
5	4	6	1	4	6	
6	5	5		5	4	3
7	6	4		6	3	2
8	7	2	3	7	2	1
9	8	1	2	8	1	1
10	9		2	9		

Pounds.	23 Moneths.					24 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>		<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		17	11				17	10	1
10	8	19	4	2		8	18	6	3
100	89	13	8	2		89	5	8	2
1000	896	17	2	2		892	17	1	2
2	1	15	10	1		1	15	8	2
20	17	18	8	3		17	17	1	2
200	179	7	5	1		178	11	5	
2000	1793	14	5	1		1785	14	3	1
3	2	13	9	2		2	13	6	3
30	26	18	1	1		26	15	8	2
300	269	1	1	3		267	17	1	2
3000	2690	11	7	3		2678	14	5	
4	3	11	8	3		3	11	5	
40	35	17	5	3		35	14	3	1
400	358	14	10	2		357	2	10	1
4000	3587	8	10	2		3571	8	6	3
5	4	9	8			4	9	3	1
50	44	16	10	1		44	12	10	1
500	448	8	7	1		446	8	6	3
5000	4484	6	1			4464	5	8	2
6	5	7	7	1		5	7	1	2
60	53	16	2	3		53	11	5	
600	538	2	3	3		535	14	3	1
6000	5381	3	3	3		5375	2	10	1

Tables of Rebate.

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Pounds.	23 Moneths.				24 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
7	6	5	6	2	6	4	11	3
70	62	15	7	1	62	10		
700	627	16		2	625			
7000	6278		6	1	6250			
8	7	3	5	3	7	2	10	1
80	71	14	11	2	71	8	6	3
800	717	9	9	1	744	5	8	3
8000	7174	17	9		7142	17	1	2
9	8	1	5		8		8	2
90	80	14	4		80	7	1	2
900	807	3	5	3	803	11	5	
9000	8071	14	11	2	8035	14	3	1
10000	8968	12	2	1	8928	11	5	

Shill.	<i>s.</i> <i>d.</i> <i>far</i>			<i>s.</i> <i>d.</i> <i>far</i>		
	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		10	2		10	2
2	1	9	2	1	9	1
3	2	8	1	2	8	
4	3	7		3	6	3
5	4	5	3	4	5	2
6	5	4	2	5	4	1
7	6	3	1	6	3	
8	7	2		7	1	2
9	8		3	8		1
10	8	11	2	8	11	

Pounds.	25 Moneths.					26 Moneths.				
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far.</i>		<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far.</i>	
1		17	9	1			17	8	1	
10	8	17	9	1		8	16	11	3	
100	88	17	9	1		88	9	11		
1000	888	17	9	1		884	19	3	2	
2	1	15	6	2		1	15	4	3	
20	17	15	6	2		17	13	11	3	
200	177	15	6	2		176	19	10	1	
2000	1777	15	6	2		1769	18	7		
3	2	13	4			2	13	1		
30	26	13	4			26	10	11	2	
300	266	13	4			265	9	9	1	
3000	2666	13	4			2654	17	10	2	
4	3	11	1	1		3	10	9	2	
40	35	11	1	1		35	7	11	2	
400	355	11	1	1		353	19	8	2	
4000	3555	11	1	1		3539	17	2		
5	4	8	10	2		4	8	5	3	
50	44	8	10	2		44	4	11	2	
500	444	8	10	2		442	9	7	3	
5000	4444	8	10	2		4424	16	5	2	
6	5	6	8			5	6	2	1	
60	53	6	8			53	1	11	1	
600	533	6	8			530	19	6	3	
6000	5333	6	8			5309	15	9		

Tables of Rebate.

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Pounds.	25 Moneths.				26 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d. far</i>		<i>l.</i>	<i>s.</i>	<i>d. far</i>	
7	6	4	5	1	6	3	10	2
70	62	4	5	1	61	18	11	1
700	622	4	5	1	619	9	6	
7000	6222	4	5	1	6194	15		2
8	7	2	2	2	7	1	7	
80	71	2	2	2	70	15	11	1
800	711	2	2	2	707	19	5	
8000	7111	2	2	2	7079	14	4	
9	8				7	19	3	2
90	80				79	12	11	
900	800				796	9	4	1
9000	8000				7964	13	7	2
10000	8888	17	9	1	8849	12	11	

Shill.	<i>s. d. far</i>			<i>s. d. far</i>		
	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		10	2		10	1
2	1	9	1	1	9	
3	2	8		2	7	3
4	3	6	2	3	6	1
5	4	5	1	4	5	
6	5	4		5	3	1
7	6	2	2	6	2	1
8	7	1	1	7		3
9	8			7	11	2
10	8	10	2	8	10	

Pounds	27 Moneths.				28 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		17	7	1		17	6	2
10	8	16	2	2	8	15	5	1
100	88	2	1	1	87	14	4	2
1000	881	1	1	2	877	3	10	1
2	1	15	2	3	1	15	1	
20	17	12	5		17	10	10	2
200	176	4	2	2	175	8	9	1
2000	1762	2	3	1	1754	7	8	2
3	2	12	10	1	2	12	7	2
30	26	8	7	2	26	6	3	3
300	264	6	4		263	3	1	3
3000	2643	3	5		2631	11	6	3
4	3	10	5	3	3	10	2	
40	35	4	10		35	1	9	
400	352	8	5	1	350	17	6	2
4000	3524	4	6	3	3508	15	5	1
5	4	8	1	1	4	7	8	2
50	44	1		2	43	17	2	1
500	440	10	6	3	438	11	11	
5000	4405	5	8	2	4385	19	3	2
6	5	5	8	2	5	5	3	
60	52	17	3		52	12	7	2
600	528	12	8		526	6	3	3
6000	5286	6	10		5263	3	1	3

Tables of Rebate.

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Pounds.	27 Moneths.				28 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
7	6	3	4		6	2	9	2
70	61	13	5	3	61	8		3
700	616	14	9	2	614		8	1
7000	6167	8			6140	7		
8	7		11	2	7		4	
80	70	9	8	1	70	3	6	
800	704	16	10	3	701	15	1	
8000	7048	9	1	3	7017	10	10	2
9	7	18	7		7	17	10	2
90	79	5	10	3	78	18	11	1
900	792	19		1	789	9	5	2
9000	7929	10	3	2	7894	14	8	3
10000	8810	11	5	1	8771	18	7	

Shill.	<i>s.</i>	<i>d.</i>	<i>far</i>		<i>s.</i>	<i>d.</i>	<i>far</i>	
1		10	2			10	2	
2	1	9			1	9		
3	2	7	2		2	7	2	
4	3	6	1		3	6		
5	4	4	3		4	4	2	
6	5	3	1		5	3		
7	6	2			6	1	2	
8	7		2		7			
9	7	11			7	10	2	
10	8	9	2		8	9	1	

Pounds.	29 Moneths.					30 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>		<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		17	5	2			17	4	2
10	8	14	8			8	13	10	3
100	87	6	8	2		86	19	1	2
1000	873	7	2	3		869	11	3	
2	1	14	11			1	14	9	1
20	17	9	4			17	7	9	3
200	174	13	5	1		173	18	3	
2000	1746	14	5	3		1739	2	7	1
3	2	12	4	3		2	12	2	
30	26	+				26	1	8	3
300	262		2			260	17	4	2
3000	2620	1	8	3		2608	13	10	3
4	3	9	10	1		3	9	6	3
40	34	18	8	1		34	15	7	3
400	349	6	10	3		347	16	6	1
4000	3493	8	11	3		3478	5	2	2
5	4	7	4			4	6	11	1
50	43	13	4	1		43	9	6	3
500	436	13	7	1		434	15	7	3
5000	4366	16	2	3		4347	16	6	1
6	5	4	9	2		5	4	4	
60	52	8		1		52	3	5	2
600	524		4			521	14	9	1
6000	5240	3	5	3		5217	7	9	3

Tables of Rebate.

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29 Moneths.					30 Moneths.				
Pounds.	<u>l.</u>	<u>s.</u>	<u>d.</u>	<u>far</u>	<u>l.</u>	<u>s.</u>	<u>d.</u>	<u>far</u>	
7	6	2	3		6	1	8	3	
70	61	2	8	1	60	17	4	2	
700	611	7		3	608	13	10	3	
7000	6113	10	8	3	6086	19	1	2	
8	6	19	8	3	6	19	1	2	
80	69	17	4	2	69	11	3	2	
800	698	13	9	2	695	13		2	
8000	6986	17	11	3	6956	10	5		
9	7	17	2	1	7	16	6	1	
90	78	12		2	78	5	2	2	
900	786		6	1	782	12	2		
9000	7860	5	2	3	7826	1	8	3	
10000	8733	12	5	3	8695	13		2	



Shill.	<u>s.</u>	<u>d.</u>	<u>far</u>	<u>s.</u>	<u>d.</u>	<u>far</u>
1		10	1		10	1
2	1	8	3	1	8	3
3	2	7	1	2	7	1
4	3	5	3	3	5	2
5	4	4	1	4	1	
6	5	2	3	5	2	2
7	6	1	1	6	1	
8	6	11	3	6	11	1
9	7	10	1	7	9	3
10	8	8	3	8	8	1

Pounds.	31 Moneths.				32 Moneths.			
	l.	s.	d.	far	l.	s.	d.	far
1	1	17	3	3		17	2	3
10	8	13	1	3	8	12	4	3
100	86	11	7		86	4	1	2
1000	865	16			862	1	4	2
2	1	14	7	2	1	14	5	3
20	17	6	3	3	17	4	9	3
200	173	3	2	1	172	8	3	1
2000	1731	12		1	1724	2	9	
3	2	11	11	1	2	11	8	2
30	25	19	5	3	25	17	2	3
300	259	14	9	2	258	12	4	3
3000	2597	8		2	2586	4	1	2
4	3	9	3		3	8	11	2
40	34	12	7	2	34	9	7	3
400	346	6	4	3	344	16	6	2
4000	3463	4		3	3448	5	6	
5	4	6	6	3	4	6	2	1
50	43	5	9	2	43	2		3
500	432	18			431		8	1
5000	4329		1		4310	6	10	3
6	5	3	10	3	5	3	5	1
60	51	18	11	2	51	14	5	3
600	519	9	7	1	517	4	9	3
6000	5194	16	1		5172	8	3	1

Tables of Rebate.

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Pounds.	31 Moneths.				32 Moneths.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
7	6	1	2	2	6		8	1
70	60	12	1	1	60	6	10	3
700	606	1	2	2	603	8	11	2
7000	6060	12	1	1	6034	9	7	3
8	6	18	6	1	6	17	11	
80	69	5	3	1	68	19	3	2
800	692	12	9	3	689	13	1	
8000	6926	8	1	2	6896	11		1
9	7	15	10		7	15	2	
90	77	18	5	1	77	11	8	2
900	779	4	4	3	775	17	2	3
9000	7792	4	1	3	7758	12	4	3
10000	8658		2		8620	13	9	2



Shill.	<i>s.</i>	<i>d.</i>	<i>far</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		10	1		10	1
2	1	8	3	1	8	2
3	2	7		2	7	
4	3	5	2	3	5	1
5	4	3	3	4	3	2
6	5	2	1	5	2	
7	6		2	6		1
8	6	11		6	10	3
9	7	9	2	7	9	
10	8	7	3	8	7	1

Pounds.	33 Moneths.					34 Moneths.				
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>		<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>	
1		17	2	1			17	8		
10	8	12				8	10	11	1	
100	86		2			85	9	4	3	
1000	860	1	8	2		854	14			
2	1	14	4	3		1	14	2	1	
20	17	4		1		17	1	10	2	
200	172		4			170	18	9	2	
2000	1720	3	5	1		1709	8		1	
3	2	11	7	1		2	11	3	1	
30	25	16		2		25	12	9	3	
300	258		6			256	8	2	1	
3000	2580	5	1	3		2564	2		2	
4	3	8	9	2		3	8	4	2	
40	34	8		3		34	3	9		
400	344		8	1		341	17	7	1	
4000	3440	6	10	2		3418	16		3	
5	4	6				4	5	5	2	
50	43		1			42	14	8	1	
500	430		10	1		427	7			
5000	4300	8	7			4273	10	1		
6	5	3	2	2		5	2	6	3	
60	51	12	1			51	5	7	2	
600	516	1				512	16	4	3	
6000	5160	10	3	3		5128	4	1		

Tables of Rebate.

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33 Moneths.					34 Moneths.				
Pounds.	l.	s.	d.	far	l.	s.	d.	far	
7	6		4	3	5	19	7	3	
70	60	4	1	1	59	16	6	3	
700	602	1	2	1	598	5	9	1	
7000	6020	12		1	5982	18	1	1	
8	6	17	7	1	6	16	9		
80	68	16	1	2	68		6	1	
800	688	1	4	2	683	15	2	2	
8000	6880	13	9		6837	12	1	2	
9	7	14	9	3	7	13	10		
90	77	8	1	3	76	18	5	2	
900	774	1	6	2	769	4	7	1	
9000	7740	15	5	3	7692	6	1	3	
10000	8600	17	2	1	8547		2		

Shill.							
	s.	d.	far		s.	d.	far
1		10	1			10	1
2	1	8	2		1	8	2
3	2	6	3		2	6	3
4	3	5	1		3	5	
5	4	3	2		4	3	1
6	5	1	3		5	1	2
7	6				5	11	3
8	6	10	2		6	10	
9	7	8	3		7	8	1
10	8	7			8	6	2

Pounds.	35 Monechs.					36 Monechs.			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>		<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>far</i>
1		17		1			16	11	1
10		8	10	2	2		8	9	5
100		85	2	1	2		84	14	10
1000		851	1	3	1		847	9	1
2		1	14		2		1	13	10
20		17		5			16	18	11
200		170	4	3			169	9	9
2000		1702	2	6	2		1694	18	3
3		2	11		3		2	10	10
30		25	10	7	2		25	8	5
300		255	6	4	2		254	4	8
3000		2553	3	9	3		2542	7	5
4		3	8	1			3	7	9
40		34		10			33	17	11
400		340	8	6			338	19	7
4000		3404	5	1	1		3389	16	7
5		4	5	1	1		4	4	8
50		42	11		3		42	7	5
500		425	10	7	2		423	14	6
5000		4255	6	4	2		4237	5	9
6		5	2	1	2		5	1	8
60		51	1	3	1		50	16	11
600		510	12	9			508	9	5
6000		5106	7	7	3		5084	14	10

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